financial services
moneyminder

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Goals-based investing

Are you giving yourself the best chance of success?

Before you start, defining any goals you may have will help you plan, budget and choose the right investments. Your goals might be around enhancing your current lifestyle, planning for your family or your own retirement.

The sooner you start investing, the better off you will be. Match your long-term investment goals with your short-term lifestyle aspirations. When you have created your goals and time frames, define your budget. Be realistic about what you can afford to put aside for your investments.

To help you stick to your budget, look at your cash management and put strategies into place. It's well worth taking the time to think about what you really want from your investments. Knowing yourself, your needs and goals, and your appetite for risk is a good start.

HOW TO GET STARTED CHECKLIST:

1. GOALS

Be clear about what you're investing for. Investing is generally most appropriate for medium and long-term goals (at least five years). If you want access to your money before that, you might want to think about saving instead.

2. PAYMENTS

Before you start investing, first make sure that you can afford your essential living costs, as well as any debts. It's also a good idea to make sure you have some savings to cover emergencies.

3. INVESTMENT RISK

Have a think about how much risk you feel comfortable taking with your money. You should also consider your other financial commitments when deciding how much risk to take. If you don't want to or can't take any risk with your money, then investing may not be for you right now.

4. TIMESCALE

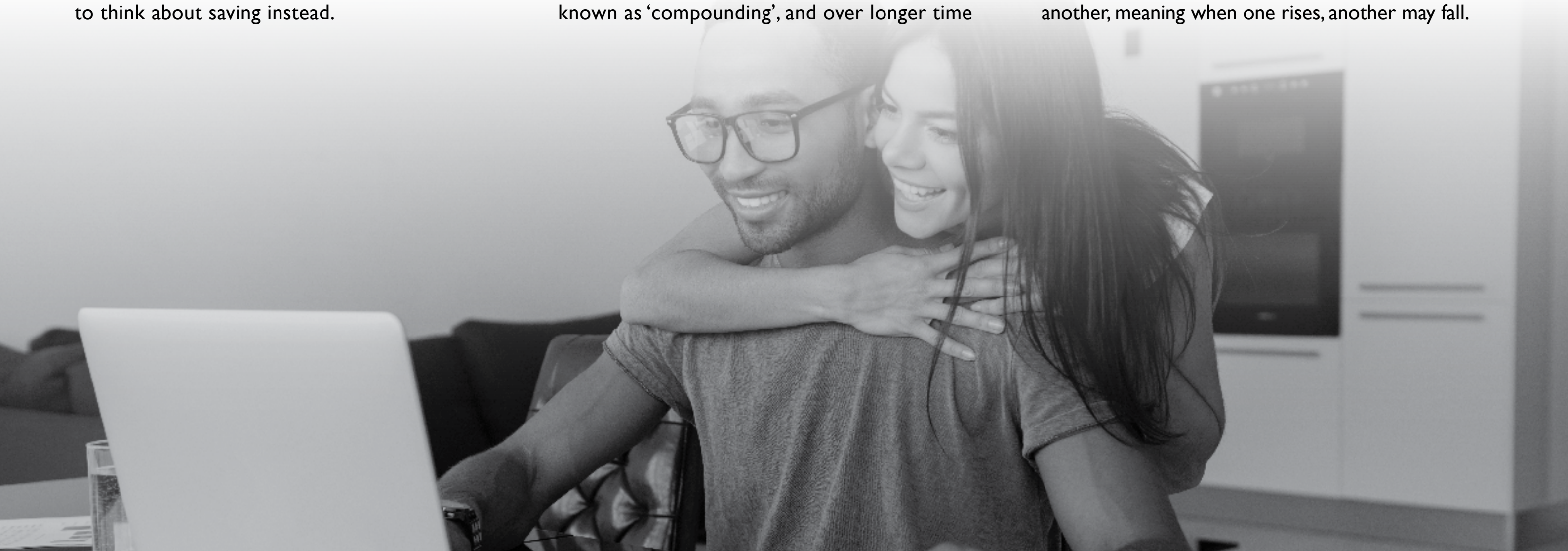
The longer your money is invested, the more opportunity it has to grow in value and reach your goal. Each year, not only will the money you invest potentially grow in value, you'll also potentially get growth on any previous growth. This is commonly known as 'compounding', and over longer time periods it can make a significant difference to the value of your investments.

5. WHAT YOU'LL GET BACK

The final value of your investments will depend on three main factors: how much you pay in, how your investments perform, and how long you're invested for. Generally speaking, the more you pay in, the better your investments perform. And the longer you can keep your money invested, the more you're likely to get back at the end.

6. MIX IT UP

Putting all your money in one type of investment can be a risky strategy. You can help reduce that risk by spreading your money across a mix of investment types and countries. Different investments are affected by different factors: economics, interest rates, politics, conflicts, even weather events. What's positive for one investment can be negative for another, meaning when one rises, another may fall.



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7. BE TAX-EFFICIENT

You can do this by putting your money into your pension or using up your Individual Savings Account (ISA) allowance.

8. REVIEW, REVIEW, REVIEW

Make time to regularly review your investments to check they're on track to meet your goals. ■

TIME TO DETERMINE YOUR INVESTMENT OBJECTIVES?

A sound investment plan begins by determining your objectives while understanding any limitations or constraints that may exist. While most objectives are long-term, a plan must be designed to persevere through changing market environments and be able to adjust for unseen events along the way. To discuss your options, please contact us.