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WEALTH CREATION AND INVESTMENT

The Golden Rules of Investing

While markets are performing well its easy to sit back and watch your investments rise in value. Today, the markets are not performing so well and uncertainty is all around! In times like this, it's easy to lose your nerve - so how do experienced investors handle this?

Here are nine tips:

RECOGNISE THE CYCLE:

Financial markets are all prone to move in cycles. Sometimes the troughs feel like they will last forever but they do eventually end and invariably move on to higher levels.

AVOID CROWDS:

The worst time to invest is when everyone else is rushing in. Become a contrarian, whilst still applying fundamental quality tests.

BUY AND HOLD:

Buy quality investments and hold them, at least until they have had time to achieve their expected return. Very few investors make money through speculating.

THIS TIME ISN'T DIFFERENT:

When the market goes dramatically up or down, there is a tendency to cry "this time it's different". This time is definitely not different.

DIVERSIFY:

One of the most important rules for successful investing. Diversify across different markets, geographical regions, managers or companies.

DON'T BE TAKEN IN BY HIGH RETURNS:

Last years winner is often this years loser. Apply the proven test, "if it looks too good to be true -- it probably is".

INVEST REGULARLY:

Implement a disciplined savings plan, often referred to as "Dollar Cost Averaging". See information sheet on this topic.

CONSIDER TAX IMPLICATIONS:

If you are a wealth builder, seek capital gains in preference to income. If you need income, look for investments with a tax effective income stream.

HAVE A REGULAR CHECKUP:

Review your investments and strategy on a regular basis. Your adviser will work with you to help you achieve your goals and objectives.

If you would like to take advantage of our free consultation or would like to know more about our services please contact us on (07) 3832 6020,
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