

Investments: things to consider

We all have dreams and aspirations of what we want for the future, but very few of us have the capital available.

It is possible to achieve it:  
Invest regular contributions  
over the medium to long term.

Before making any investment,  
consider the following:

- What will the **costs** be and how can I **minimise the effect** of this to ensure I reach my dreams?
- What **taxes** will be involved that will **reduce my returns**?
- What happens to my hopes and dreams if I **become disabled**?
- How will a sudden huge **financial crisis** affect my objectives?
- Can I **make changes** to my investment portfolio during the **savings period**?
- How do I make **provision for emergencies**?



*Speak to your financial adviser.*