

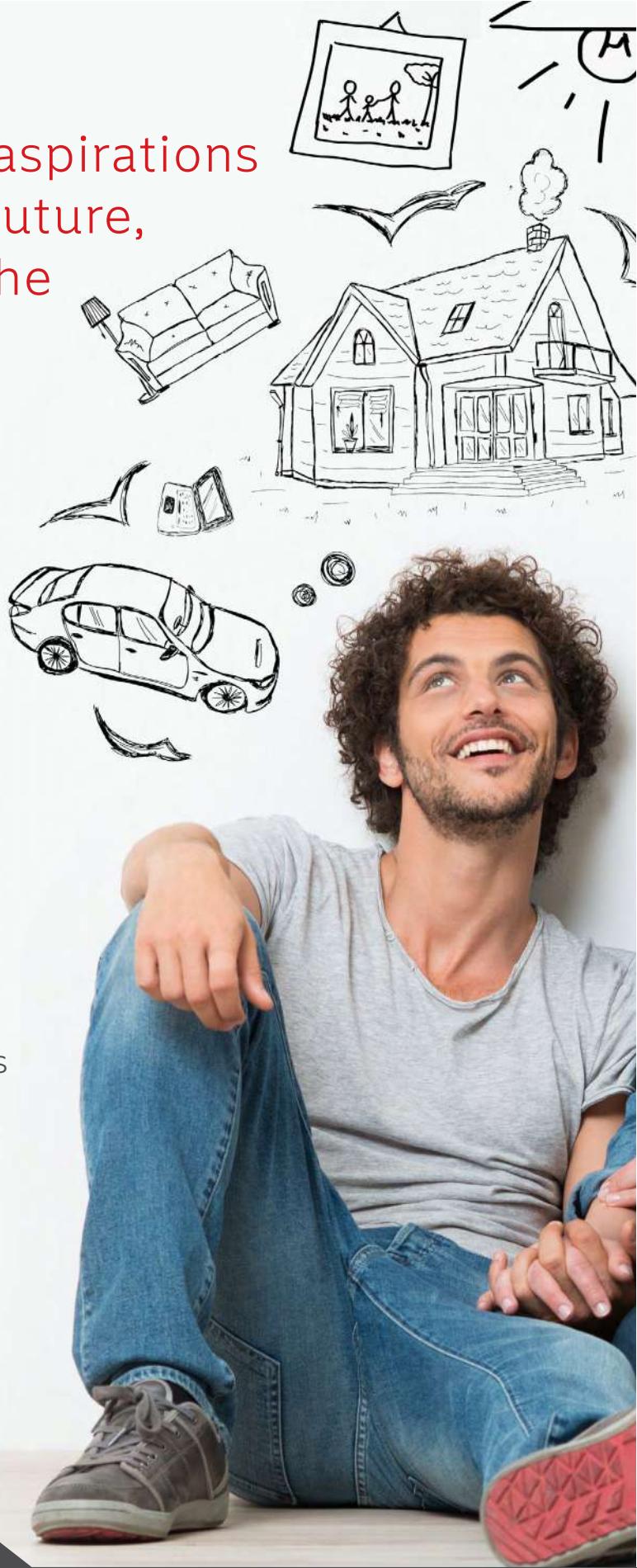
Investments: things to consider

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.