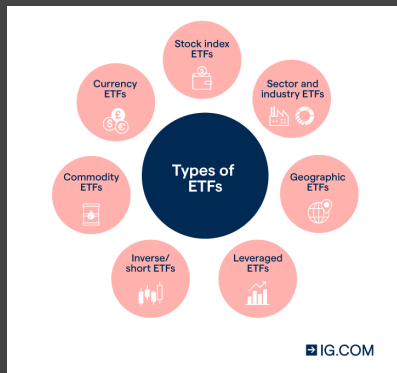


World of Investments

1. invest in many financial securities including company shares, government bonds and property
2. Set targets for investing

Stock Market : marketplace where shares in public companies are bought and sold



ETF : type of investment fund that's bought and sold on stock exchanges

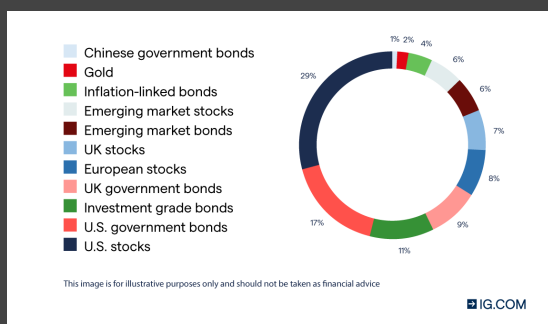
1. shares that you can buy or sell on an exchange
2. offer a low-cost way to invest in a wide range of equities, bonds, property, commodities and other assets.
3. track the performance of a group of companies that form an index (like the FTSE 100) or sectors such as energy, agriculture and healthcare or individual markets like gold, oil or the US dollars

Investment Landscape :

1. Bonds : more like savings accounts than traditional investments, have a maturity date, and your return is guaranteed if you hold them until that point or can still be bought and sold along the way
2. Equity : The higher the proportion of equities in your portfolio, the higher up the risk ladder you're going, but the potential for generating better returns should also theoretically increase
3. Property : used to diversify holdings within a portfolio. With property, you're investing in physical buildings such as office blocks, shopping malls and business parks. They produce a return from their rental income and may also grow in capital value.
4. Other asset classes : include infrastructure, where you invest in the debt used to build schools, hospitals and other public or private investments. You can also invest directly or indirectly into physical commodities like oil and gold.

Diversification : One of the most effective ways of managing your risk is by diversifying your portfolio.

This involves distributing your funds across different asset classes such as shares, bonds, gold or property.



How much money do you need : can invest into ready-made online portfolios with a small initial deposit. Remember, investing carries the risk that you may lose some of your capital, so only put in money you can afford to potentially part with.

How much does it cost : If you invest via a wealth manager or active fund manager, you'll pay a premium in the form of fees and commissions, management and administrative fees to consider which are generally combined into a single annual percentage cost, many online wealth management services will also build their portfolios using ETFs, which further reduces the costs