



STARTING OUT INVESTING PART 1- HOW TO INVEST

LIVE | SAVE | INVEST | PROTECT | RETIRE



CONTINUUM
YOUR FINANCIAL FUTURE MADE REAL

About Continuum

We believe in the personal approach. We prefer to create a solution tailored to your real goals and objectives.

We believe in creating a three-way Partnership between Continuum, the Adviser, and the client, in an environment where each party can only succeed and grow if the other parties also succeed and grow.

When you become a client you embark on a journey with us, a journey where you are the focal point of everything we do.

We know that our clients are all individuals, and all have their own particular circumstances, priorities, goals and needs. So our service begins with getting to know you and understanding your objectives.

We are independent

The recommendations we make and the products we select are based solely on your needs and objectives.

Personal approach

We can create a tailored financial solution that aims to help you reach your personal goals and save money while you do so.

Award-winning financial services

At Continuum we are proud to have been recognised by our clients and industry experts through a wide range of awards.



Proud to be recognised for our business approach to Environmental, Social Responsibility and Governance matters.

Welcome

Putting cash into a savings account is safe, but the returns will be eaten up by inflation, and its real value could fall. The Bank of England's current base rate, a benchmark rate for lenders is currently 0.75%.

This lending rate will in turn have an impact on the rate these institutions pay on savings, which means for example, if this was the rate being paid by your savings provider, the annual return for every £100 you save would be just 75 pence a year.

To get your money working and growing, you may want to invest it

At Continuum we are looking at the subject of starting out in investment. This first article in a 4-part series looks at why you may consider it, and how easy it can be.

Important information

The information contained in this article is based on the opinion of Continuum and does not constitute financial advice or a recommendation to suitable investment strategy, you should seek independent financial advice before embarking on any course of action.

Equity investments do not afford the same capital security as deposit accounts.

The value of investments can fall as well as rise and you may get back less than you invested.

Your home or property may be repossessed if you do not keep up repayments on your mortgage.

The Financial conduct authority does not regulate deposit accounts and some aspects of buy to let mortgages.

What exactly is an investment?

Investments and savings can both potentially store and grow wealth. Both can provide capital growth, or income. But there is one important difference. With savings, your money stays as cash. With investment, it is used to buy something.

It could be something tangible, like a buy-to-let property. But property can be unwieldy as an investment. It can take months or even years to buy and sell.

So, most people invest in something more fungible (or easy to deal in) such as shares in a business which are higher risk, or in a fund which will invest in shares on your behalf.

Cash savings are secure, and protected by government's FSCS compensation scheme, which protects you if a bank or other savings provider fails, by paying compensation up to a maximum of £85,000 per person per institution. Some investments are also eligible for the FSCS compensation scheme with a limit of £85,000. However, any investment will carry with it risk. The value of an investment can go down as well as up, and in some cases can fall to nothing - for example if a business you have invested in fails, the share you hold in it becomes worthless.

But there is a major compensation for this risk. Investments can also have the potential for growth over the longer term.

At a time - such as the present - when interest rates are so low your savings cannot keep pace with inflation, investing may provide a way for you to reach your financial goals.

“ Investments can also have the potential for growth over the longer term.

Growth or income - what do you need from your investments?

Investment can work in many different ways. Some people invest to build their wealth by growing their money. Others want to use the wealth they already have to provide an additional income.

Some will want to do both.

Investing for growth. Growth investment is designed to increase the value of the investment you make. This is known as capital appreciation or a capital gain. In stocks and shares for example, growth is the result of a rise in the price of the shares. So, you might invest in a small start-up business, and watch the value of your shares rise as it becomes a success.

But hindsight can be deceptive. Remember, not every start up is a Google or an Amazon, and not all of them will necessarily be in business in a few years' time.

Investing for income. Of course, if you have already built up a stock of wealth, your priority may not be to grow it further, but to get an income from the wealth you have. Investing in established businesses, through shares, can mean receiving a regular dividend as a share of the business profits.

You could also invest in bonds, which are essentially a loan to a business or government, which may pay a predictable dividend.

Again, you need to remember that there are no guarantees. A business that has been successful for years can fail if markets, technology or simply buying trends change. Think of the names such as Debenhams which were the mainstay of the high street for generations, and which are no more.

How you invest will depend on your personal financial goals, which change over time. Just started your first job and want to build up a deposit for a first home? You may consider investing for growth. Getting close to retirement? You might want to think about boosting your pension with income from the wealth you have already built up.

Getting started

Investing can sound mystifying at first. But it can be easier than you think.

Contrary to what many believe, you do not need a large lump sum to start investing. And you certainly don't need to be a financial expert.

You may just need some help.

At Continuum we can work with you to understand what you need from investment, and help you take the all-important first steps with a personal investment strategy designed to meet your goals.

Look out for part 2 of this 4 part series, which takes a closer look at investment risk.

Help with your investment strategy

If you want to know more about investment strategies, one of our experts would be happy to speak to you.

We can provide the expertise you need to succeed at investing.

Call us on **0345 643 0770** or book a free consultation without any obligations at **mycontinuum.co.uk**

How we can help

At Continuum our financial experts can help you with your financial goals, whatever stage of life you have reached.

Financial planning needs to match your circumstances and your age - because as the years go by our priorities and financial goals change dramatically.

Bespoke financial planning

We have vast experience of building long-term wealth so you can be confident that your investment strategy is designed just for you and your needs.

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