



5 INVESTING MISTAKES TO AVOID

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

If you are a first-time or previous investor, you may be daunted by taking a step into the world of investments. But our useful guide helps ease these worries and provides you with some top tips to help avoid mistakes when investing.

At Continuum we are looking at investment mistakes – and how to avoid them.

Important information

The information contained in this guide 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.

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

1. Not having a strategy

You can't simply decide to become an investor and go out and buy some stocks in businesses that you like the look of. Investment is not a matter of luck, and certainly not about picking out investments at random. It needs a coherent strategy, which removes the guesswork and turns investment not just into a planned route to your goals, but one with quantifiable progress mileposts along the way.

The planning starts with understanding what you want from your investment. Capital growth or income, or a combination of both. What risk can you afford, what are your timeframes, what are your wealth targets and what can you commit to reach them?

You need to know the answers to these questions - and understand the impact they have on the investments that are right for you.

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**

2. Not understanding risk

There are no guarantees with investment. Any investment opportunity carries some risk, and the general rule is that the greater potential returns, the greater is the risk.

But some risk is actually desirable. Without some risk you may not be able to reach your wealth targets.

You must understand the risk inherent in each investment you make. A UK government bond is seen as low risk, while shares in a small business enterprise may be much higher risk.

Ideally, you want a portfolio made up of investments with a range of risk. How that portfolio is made up will depend on your attitude to risk, investment strategy and such factors as the time you have to reach your wealth goals.

At Continuum we can help you understand this better through our attitude to risk questionnaire, enabling you to feel comfortable with the level of risk being taken and give you a greater understanding of the objectives of your investments.

“ Without some risk you may not be able to reach your wealth targets.

3. Not having diversified investments

Whatever your view of risk, you can never put all your investment eggs in one basket.

You need a diversified portfolio made up of different types of investments. When one part of the market dips, another will hopefully be rising, covering your losses.

Again, we can help by carefully planning how your portfolio is diversified to reflect your attitude to risk and your investment strategy.

4. Not investing for the long-term

Investment works because it lets you buy shares in companies and share in their potential profits.

This does not have much effect in the short term, when volatility in the price of investments can hide any gains. Investing for a minimum of five years can offset the ups and downs, letting any underlying growth in the value of your investment work for you.

Day trading, with buying and selling to try and ride market movements is best left to investment professionals - those with money to spare.

5. Not getting expert help

Our experts can combine an individual strategy that is right for you with up to the minute market understanding to put it into practice.

It means that we can help you plan the style of investment portfolio you need, and help you keep it current, and performing as it should.

We can help make investment easier with our expert advice team, who will help navigate you through the world of investments.

“ We can also give you individual support from an adviser who may help you avoid investment mistakes - and help you potentially build the wealth you want.

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.

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



T: 0345 643 0770
E: info@mycontinuum.co.uk

mycontinuum.co.uk



**Continuum (Financial Services) LLP, Falcon House, Eagle Road,
Langage, Plymouth, PL7 5JY**

Registered address: As Above. Registered in England and Wales. OC393363

Continuum is a trading name of Continuum (Financial Services) LLP Falcon House,
Eagle Road, Langage, Plymouth, PL7 5JY which is authorised and regulated by the
Financial Conduct Authority.

0322

