

Investing Where To Start and Ensure You Get The Right Experience For You

Markets, prices, gains, losses, income, risk - these are all terms that are associated with investing and may be new to you. The terms may be intimidating or even frightening and put you off from even starting to invest. They may be terms that you are familiar with and even fully understand but you struggle to make sense of it all. YOu may hear about people getting rich from the stockmarket and think that because they have you will, only to have experienced that the opposite may be the case. Excitement, disappointment, financial challenge, success - these are all the emotions associated with investing. Questions such as 'where do I invest?'. 'How do I invest', 'Is something a good investment' are asked all the time.

Welcome to the world of investing - a potentially rewarding process however often also a very emotional process.

So where do you start ?

The answer lies in that there are so many starting points to investing which depends very much on a range of things including who is investing, what they know, how much they want to take on themselves, who they want to and can trust, and how much they want to be involved.

There are many investors who want to choose investments, buy and sell them and decide when to sell them themselves.

There are many investors who just want to leave it to professionals, however have the challenge of working out who to leave it to.

There are many investors who want to be involved however just dont have the confidence to make all the decisions themselves, or just need that bit of motivation to get them moving.

Sometimes there are investors who are all of the above and behave differently depending if the monies they invest are their life savings or just some monies that they have received from a bonus at work.

Confused ? You are not alone. This is a landscape of many different investments, investment products, investment advisers and investment ownership alternatives.

So back to where do you start ?

Before investing any monies, it is important to find a way of investing that suits you and find people or service providers that help you with the experience that you are seeking. If you dont know what that experience is, it is worth seeking to understand what is important to you, the range of what is out there and being comfortable with moving forward. This is the role of Investment Concierge, to help you find the pathway and partners that suit you so that you can progress on the process of making investments in way that you are most comfortable with.

In approaching this process, it is important to consider for yourself:

- How knowledgeable are you about investing
- How much experience do you have in investing
- How much you want to be involved in the investment process or just have others do it for you
- The level of fees that you are comfortable with
- How much you want to experiment on the investing process vs refer to others who have expertise in the area
- How much you want to come up with investing ideas yourself, or have options presented to you

Based on your attitudes to the above can significantly help you narrow down the service providers and professionals that will help you with an investing experience that you are most comfortable with.

For example:

Novice Investor : you may someone who has very little knowledge of investing and are seeking to invest some monies left to you by your parents. You want to be careful with the monies however seek that they increase in value over time. You may find the investment information that you see on the Internet as appealing yet confusing and you have heard about people being ripped off that raises a little anxiety for you and holds you back. You may have even spoken to an accountant and have been given tips by others to be careful. What you may be seeking is some professional advice that includes explaining the investing world to you and finding you an investment solution that is uncomplicated and low on fees and that you can cash in when you feel.

Under this scenario there may be plenty of websites with impressive credentials that are seeking you to invest your monies with them, however having some help to narrow down what suits you and for you to engage at your pace before making a decision is something you may value.

Involved Investor : you may be someone that has a reasonable amount of knowledge about investing, has experience in buying and selling investments and understands the basics of the stockmarket. You like to come up with investing ideas and own specific shares in companies, however recognise that the markets move quickly and that having someone to talk to about each decision before implementing it is of value. You want to be in control but need some help.

Under this scenario, doing it all yourself is too daunting, but your need for control means that you are not comfortable outsourcing the investment decision process completely. Your challenge is now who can provide you with a service for fees that you are comfortable with and recognise the value in, you leaving you with the control you need. With so many investment

advisers out there, having some help to narrow down this list and compare and contrast them in an efficient manner can be of assistance.

Experience Investor : you may be someone has broad investing knowledge and experience, want to make all the decisions, yet are tired of doing the administration and accounting associated with the finances. You may be seeking to find the lowest cost way of buying and selling investments around the world and have a complex family structure of trusts and accounts that you use. You have considerable monies to invest and want to have your bets shared across many investments.

Under this scenario, you are largely seeking access to the markets and information in order to determine and make your own investment decisions, yet seeking some tools to make the administration easier for you. Having the ability to find and compare different providers of execution services and investment administration services helps you find what is most suitable for you.

The ability to find, compare and contrast and engage with the service providers that suit you is the first challenge which when best done will help investors be comfortable to progress their investing journey. It is like choosing the right hotel room, the right car or the right house. Of course we would all like the best, however quality costs money and so invariably it is about finding the optimal balance of service utility and fees. Investment Concierge is a site to help you navigate this journey to help you find what is the best way for you to experience investing which then ideally sets you up for the next challenge of actually making investments.

Consider to yourself, can you live your best life without the optimal house to live in ? can you experience the best travel in an inappropriate car, can you have the best holiday without an optimal hotel ? If you get the basics right in the first place then the rest of the journey will be a lot easier.