



Investments

Dr Martin Samy

Why do we need to invest?

- Wealth creation
- Better lifestyle
- Nest egg



Should I invest?

- Cut the cloth to fit your size
- Slow and steady wins the race
- Do not follow the Jones

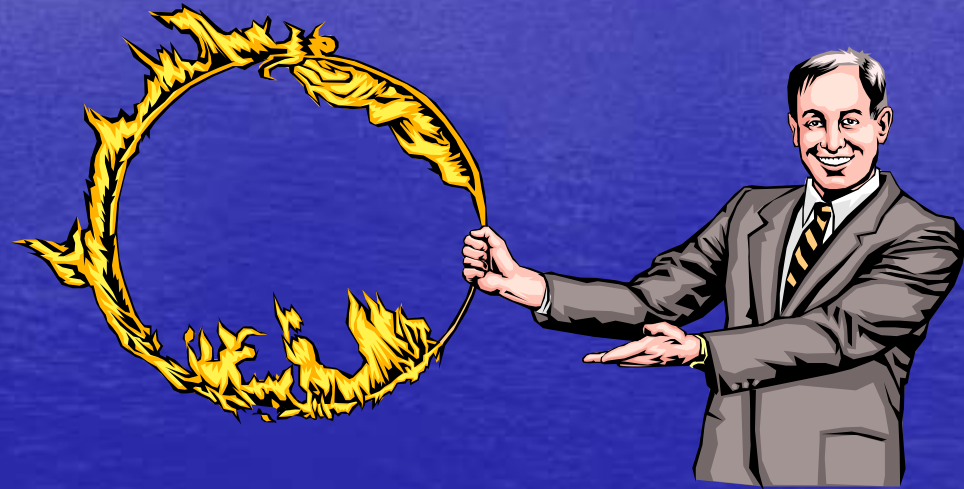
I 'm confused

- Too many products
- Very complex
- I need a PhD to understand
- Sharks in the water
- Everybody wants to make a buck



Risk

- What is my level of risk?
 - ❖ Present income
 - ❖ Future Income
 - ❖ Age
 - ❖ Family size



Return

- What is my expected return?
 - ❖ Need to retire comfortably
 - ❖ Expected return is based on risk level
 - ❖ Higher the risk greater the return

The key to success is Budget

- Prepare a family budget
- Stick to it – use envelope system
- Watch the surplus grow
- If in deficit, reassess life's priorities
- Discuss with your accountant
- What is sweet for me may be sour for you and vice versa

Can I invest?

- Only if family budget shows surplus
- Caution on risk if borrowing to invest
- Remember your risk factor
- Continuity of income flow

My Details

- Call me at 9904 7138
- Email me at martin.samy@buseco.monash.edu.au
- MUBBEG website has the budget format and slides of presentation