

Smart INVESTING PRINCIPLES

Looking to boost your investing knowledge? Here are five key principles to get you started:

1

FIGURE OUT YOUR INVESTMENT TIMELINE

Short-term
(3 to 5 years)

A more conservative investment approach.

Mid-term
(5 to 8 years)

Larger exposure to equity investments.

Long-term
(8+ years)

Larger exposure to stock investments.

2

KNOW THE RISK

Low risk

Lower potential return.

Examples: CDs & Share Certificates

Medium risk

Slightly higher potential returns.

Example: Bonds

High risk

Highest potential returns.

Example: Stocks

3

DIVERSIFY YOUR PORTFOLIO



Diversification is an approach that entails buying different types of investments to reduce the risk of market volatility.

4

CONSIDER TAXES AND INFLATION

What is my investment return after taxes? How does the cost of living affect my purchasing power and wealth?

5

START TODAY!

There is no better time to start thinking of your financial future. Each year you wait to start investing is another year your investment could have grown.

Smart investing begins with finding a financial advisor you can trust to help guide you in your investment journey. At Suncoast Credit Union, you are only a **click away**.



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Financial Guidance & Planning

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