

The benefits of investing

Life can be expensive. While saving and contributing to your pension are important when planning for different life stages, exploring the option of investing can be an effective way to help you achieve your financial goals.

What does investing mean?

Investing involves putting your money away into places other than a traditional bank account, with the expectation of it growing over five years or more.

It can be an effective way to help you achieve your financial goals, but you must also feel comfortable with the risks involved.

Investment: at a glance



4.5%

The current Bank of England base rate, March 2025¹.



You should always feel happy with your investment choices in relation to what your current circumstances are and how you see things in the future.

Why invest?

People invest for many reasons and these can help to establish their financial goals. Some of the most common reasons you might invest are to:



Build your wealth



Live happily in retirement



Generate an income



Build generational wealth



Investing is recommended as a long-term commitment (typically 5-10 years or longer).

Before you invest

Think about your current financial situation and where investing fits within your wider financial journey. Your financial adviser will help you with this.

1. Do you have enough money to invest?
2. Do you have outstanding debts?
3. Have you built up emergency cash savings?
4. Do you have adequate financial protection?
5. What would happen if you were off work due to sickness or an accident?
6. How long can you leave your money invested?

Types of investment

When creating your investment plan, your financial adviser will consider your unique needs and preferences, and find the right options for you.

What should you invest in?

There are thousands of funds available across the whole market. Your financial adviser will typically allocate one diversified managed portfolio for each distinct financial objective.

Accessing your money

It's important to know from the start if you need to be able to withdraw your money at any time.



Some investments lock your money for a fixed period, so make sure you're comfortable with your choice.

Investment: at a glance



£725.9^{bn}

Was the market value of Adult ISA holdings, at the end of 2022-23.²



2.8%

The UK's 12 month inflation rate to March 2025.³



We're here to help

Your financial adviser's role is to understand what you want to achieve, to recommend a suitable portfolio to get you there, and to be by your side through every step of the journey. For more information on investing please contact your financial adviser.

The value of investments and the income they produce can fall as well as rise. You may get back less than you invested.

¹ www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate ² www.gov.uk/government/statistics/annual-savings-statistics-2024/commentary-for-annual-savings-statistics-september-2024 ³ www.ons.gov.uk/economy/inflationandpriceindices