Sagicor

Investing for Life

The Sagicor Advisor January 08, 2019 Investment

Which stage of life are you in? Getting married? Planning for retirement? Or just getting your first job?
Remember that as you move through life's stages, your investment needs will evolve with you. Find out what your investment goals should be based on your life stage right now!

Your first job
Start a savings account to build a cash reserve.
Start a retirement fund and make regular monthly contributions, no matter how small.

You got a raise
Increase the amount you put aside each month to invest.

Just Married
Congratulations! Now you can update your investment contributions and allocations, taking into account your combined income and any new expenses.

Your first home
You could invest some of your non-retirement savings into a short term investment to funding your home's down payment, legal fees, closing and moving costs.

New baby
Consider moving to lower-risk investments, saving for your baby's eventual tertiary education and continue your retirement savings.

Changing jobs
New salary, new benefits package – time to review your investment strategy.
Consider your distribution options for your new company's retirement savings or pension plan.

Your children have moved out
Boost your retirement-savings contributions. Review your retirement investments to adjust for the shorter time frame.

Track and Monitor Your Investments
In addition to scheduling regular reviews with your investment advisor, you should receive monthly or quarterly statements of how your investments are doing. Review these statements carefully and call your advisor if you have any questions.
A regular investors' newsletter is a great way to keep in touch with the big investing trends.

What Your Sagicor Advisor Can Do

Using information you provide about your financial goals and life-stage requirement, a Sagicor Advisor can help you analyse and understand your personal investor profile and recommend a plan of action to help you achieve your goals.

A Sagicor Advisor will help you answer the following questions:

- What are my financial goals and objectives?
- What is my investor profile?
- What investment options do I have based on my investor profile?
- How can I set up a plan to meet those financial goals?

Major Types of Investment

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What is Your Investing Profile?

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Build a Financial Plan that Works for You

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