

Your Financial Professional



Q: What should I invest in?

A: What you should invest in depends on your particular situation and your comfort levels. You may often hear the terms risk tolerance and suitability. Risk tolerance can be defined as the variability in investment returns which an investor is willing to withstand. Suitability addresses your capacity to bear risk. Willingness to bear more risk with hope of achieving better returns sounds easy, but may be the wrong choice. Just because an investor is willing to risk it all doesn't mean they can afford to. Likewise, the risk adverse investor might shy away from all sorts of perceived risk, but not earn enough return to sustain their investment. While investing and earning a reasonable return is important, it does not replace good old fashioned hard work, prudent saving, and proper management of your finances. Deciding what is the most appropriate investment starts with defining your needs, amount you are going to save, and risk you can afford.



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