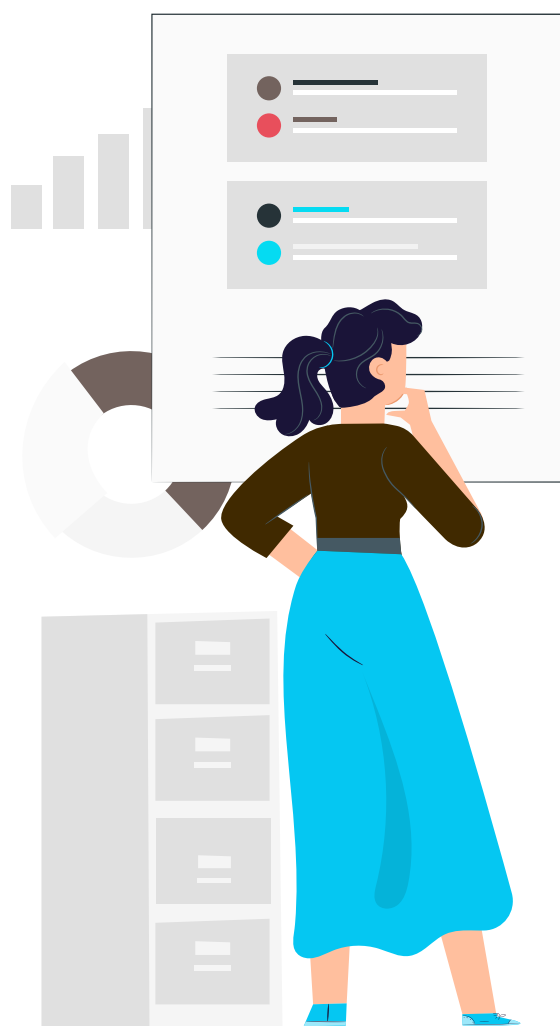


INVESTING



BEFORE WE START

Investing can seem like a daunting challenge, and in many ways it is. **There are so many choices available, so many providers, different account types, options for the underlying investments** - phew!



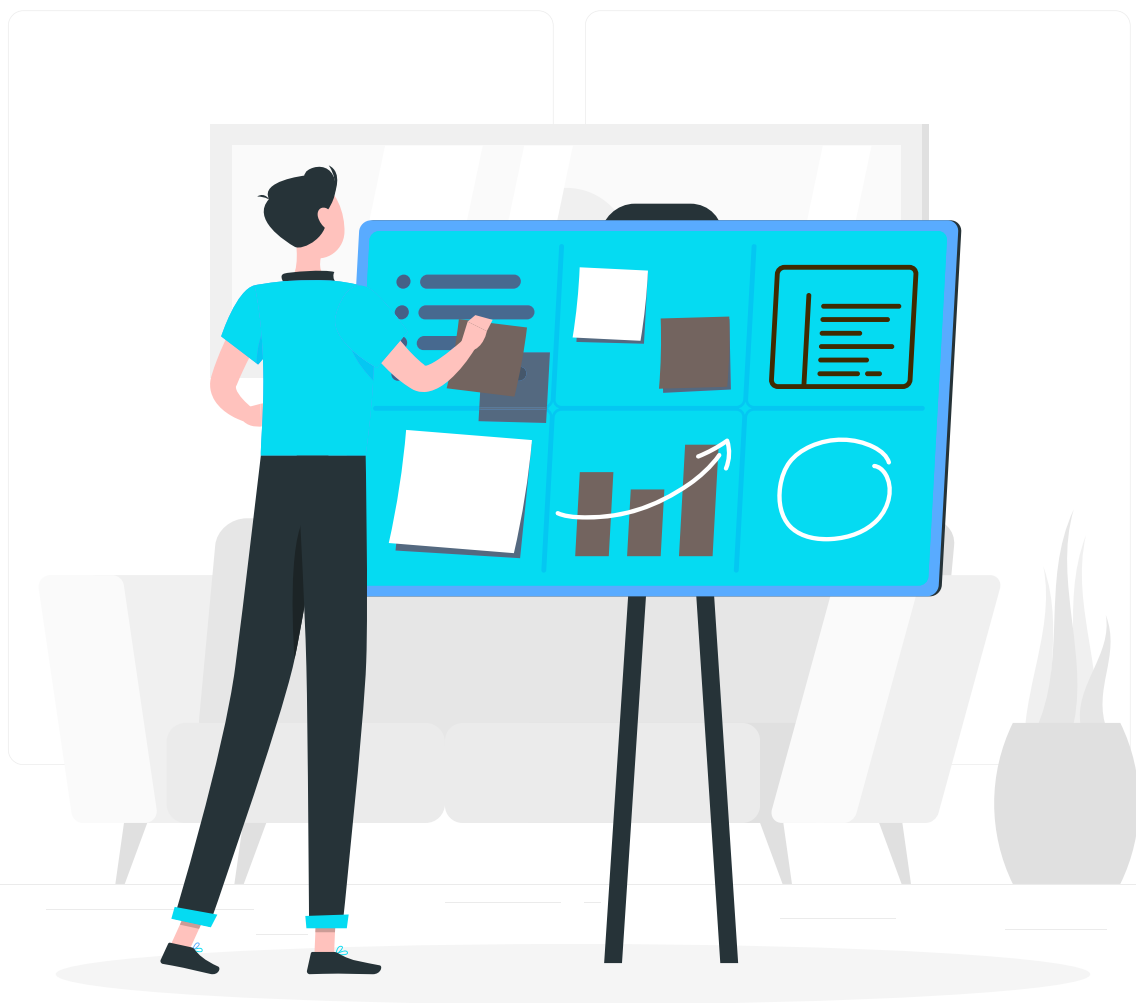
In an attempt to simplify things for as many people as possible, I always suggest that people focus on two account types: pension and ISA.

Within those, I suggest passive multi-asset funds, which are done-for-you-portfolios perfect for novice or lazy investors.

In a workbook such as this, I can only scratch the surface, hopefully to get you thinking about how to put your money to good use in building for your future.

As ever, there are lots more resources on the Meaningful Money website, and I list some of them towards the back of this workbook.

LET'S GET PRACTICAL



ULTIMATE GUIDES - 4, 5 & 6 INVESTING, WRAPPERS AND PLATFORMS

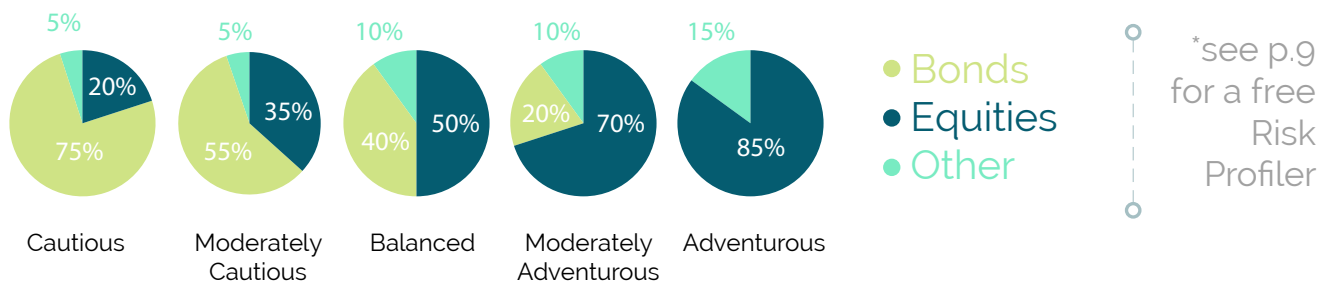
RISK ALLOCATION MATRIX

Timescale has a bearing on how we invest our money. The starting point should be our own attitude to risk, and then we should dial things up or down from there, based on how long or short the term of investment is.

Once you know your own risk profile, find it in the left-hand column below, then work across the different timescales to give you an indication about how you should invest your money in each timescale. Find links to some free risk profiling tools in the further resources section towards the back of this workbook.

Risk profile	0-3 years	4-5 years	6-10 years	10 years plus
Adventurous	Cash	Moderately Adventurous	Adventurous	Adventurous +
Moderately Adventurous	Cash	Balanced	Moderately Adventurous	Adventurous
Balanced	Cash	Moderately Cautious	Balanced	Moderately Adventurous
Moderately Cautious	Cash	Cautious	Moderately Cautious	Balanced
Cautious	Cash	Cash	Cautious	Moderately Cautious

Suggested allocations at each risk level:



Please note these are *suggested* allocations only - there is no 'perfect' asset allocation at any level; rather, there are many good options. Seek advice if you are unsure.

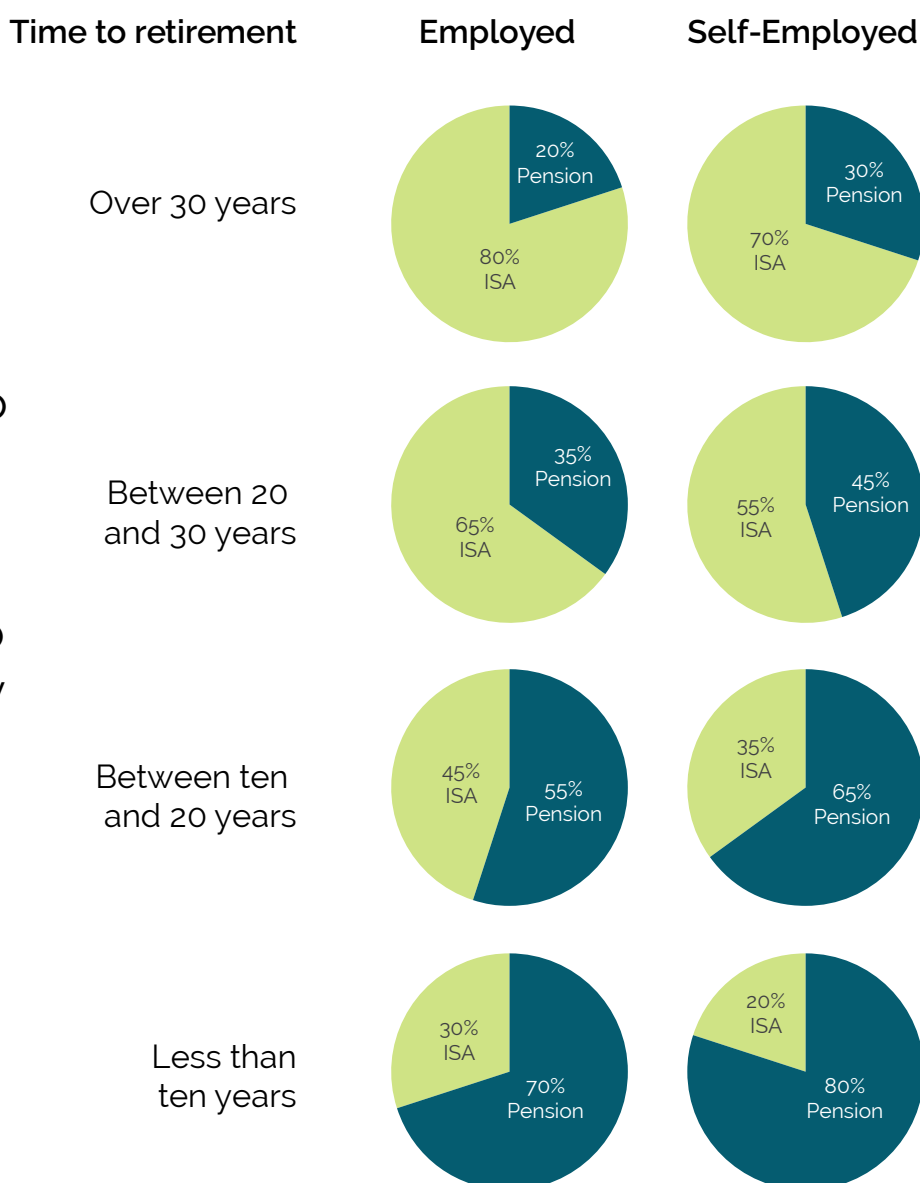
ALLOCATING BETWEEN PENSION AND ISA

I get asked all the time about allocating between pension and ISA - how much to put in each? The answer to that is unique to each person, so the suggestions here are guidance at best.

I'm basing the following suggestions on time to retirement, as that makes more sense than ages, as we all start our journeys at different times.

Core assumption:
If you're employed, your first priority is to pay as much into your workplace pension as you can to attract the employer match.

Percentages relate to the amount of money you have decided to invest each year.



INCREMENTAL INCREASES

There is real power in regularly increasing the amount you save each month. The purpose of this sheet is to set an intention, a commitment to increase your savings three months from now:

Date now	Net monthly income	Amount to save	Savings as % of net income
Review date	New savings amount	New savings as % of net income	



FURTHER RESOURCES

[How to choose a multi-asset fund \(Click here\)](#)

[Meaningful Academy Build Wealth](#)

Risk Profilers

[Beam](#)

[Standard Life Free Risk Profiler](#)



NEXT STEPS?



Thank you so much for downloading this guide!

I know I've provided you with a lot to think about in this guide, but you now have the knowledge to start investing in your future.



If you've found this guide useful and informative, you might also like to check out my online course on MeaningfulAcademy - Build Wealth.

This is my premium course that is designed for those looking to understand investments and pursue financial independence.

You'll find **guides, calculators and video lessons about choosing investments, financial planning, behavioural finance, plus a year's access to the best financial planning app in the world (Voyant Go)** - everything you need to get your finances off on the right footing.

[Meaningful Academy - Build Wealth](#)

*Pssst: If you decide to purchase anything on MeaningfulAcademy, use the insiders' only discount code: **PODCAST** at checkout.*