Smart Investor

Investing made simple

ZURICH

Welcome to our **Smart Investor guide**. Build a stronger understanding of essential investment principles and take confident steps toward reaching your financial goals.

Define your goals

Setting clear goals is like planning a journey. It's not just about the destination, but also choosing the right route. Whether you take a steady highway or sometimes a riskier shortcut. With a clear financial plan, you can choose suitable investments, manage risk, and set your savings time horizon to reach your life goals.

Medium term plan

5 to 15 years

- Get your dream car
- Starting a business
- Buying a house or apartment

Long term plan

+15 years

- Planning for retirement
- Financing your child's higher education
- Legacy planning

Understand your appetite for risk

Your risk profile depends on factors such as your willingness and ability to take financial risk, the returns you seek and the time horizon for your financial goals. It can also change as you ride through your investment journey.
Understanding your risk profile helps you build a personalised investment strategy that matches your financial goals and comfort level.

Adventurous

You take significant investment risk for potentially higher returns

Risks

Return

Balanced

You take an average amount of investment risk for relatively good returns

Risks

Return

Cautious

You take less investment risk and accept proportionately lower returns

Risks

Return

Diversify to manage risk

Diversifying your investments means to spread your money across different asset classes, regions and industries. This can help balance out the impact if one investment doesn't perform well, as others may do better, leading to a more consistent overall return.

Low diversification
Higher risk

Average diversification
Average risk

High diversification
Lower risk

Look beyond cash

There are a range of asset types to choose from which may offer higher potential returns and can help your money grow faster compared to a simple deposit account. Make sure your investment selection is working as hard as you need it to be.

FE Analytics

Inflation defence

When planning your investments, remember that inflation can quietly reduce the value of your money over time. If your returns don't keep up with inflation, your savings may not go as far in the future. Protecting the value of your money helps you maintain your ability to afford the things you need and enjoy, now and later.

Average total returns from 1 January 2008 to 26 March 2026

	Total returns	Average annual growth
Equities	165.32%	5.50%
Bonds	31.72%	1.52%
Cash	8.81%	0.46%

Warning: Past performance is not a reliable guide to future performance.

Stick with a long term investment plan

In the long term, even major market ups and downs may feel like minor bumps in your investment journey. While short-term declines can be unsettling, staying focused on your goals could help you benefit from the market's long-term potential.

Avoid the classic investment trap

Don't let short-term market fluctuations lead you to make impulsive decisions. Stay focused on your long-term goals and make the most of your investment plan.

Benefit from regular investing

Making regular payments over a long period of time can help reduce the impact of market fluctuations by potentially lowering the average cost of buying units of an investment fund. This is known as dollar cost averaging.

For illustrative purposes only, actual unit prices may vary.

Turn investment challenges into opportunities

If you're new to investing, it's natural to face a few challenges along the way. With guidance and persistence, each step brings you closer to financial success.

Keep in mind the key investment principles

Remember to seek regular investment advice from a financial professional, make well-informed investment decisions and stay focused on your financial goals.

- Define your goals
- Understand your appetite for risk
- Diversify to manage risk
- Look beyond cash
- Stick with a long term investment plan
- Avoid the classic investment trap
- Benefit from regular investing
- Turn investment challenges into opportunities

Watch our smart investor videos to know more about investing

Learn now

All investments come with some degree of risk. The value of what you invest can go up or down, and you might not always get back all the money you invested. A financial advisor can help you create an investment strategy that suits the level of risk you are comfortable with to achieve your financial objectives.

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