



Prudential Investment Managers

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## Scared of investing? Five reasons why you shouldn't be

You're OK being alone in the dark. You don't hide behind the couch during horror movies. You have nerves of steel. So why are you scared of investing? Maybe you've heard horror stories about bad investments. Maybe you're just new at this, and you're afraid of the unknown. This Halloween, let's take a look at five of the biggest myths that might be scaring you away from investing in your financial future.

### **Myth 1: Investing is too much admin.**

Scared of the paperwork involved in starting up an investment portfolio? Don't be. You can **start investing online** in less than 10 minutes with Prudential, using **our easy-to-follow guide**. Prudential's clients are also automatically issued with an online account, where you can submit instructions electronically. We're living in a digital age. Those piles of paperwork you're worrying about are as real as the Loch Ness monster.

**Myth 2: I don't know enough.**

So you're scared to invest in something you don't understand. Equities, underlying assets, P/E ratios... We get it. The investing world is cluttered with **technical terms and difficult jargon**. That's why Prudential's website includes accessible **educational tools and training videos** to help you learn the basics, decode the difficulties and make informed decisions. Our **Insights** page is also packed with useful content to keep you informed and updated on everything you need to know.

**Myth 3: I'll be all alone in this.**

Not true. Our Client Services Team is here to help you. You can (and probably should!) also enlist the help of a good, **registered financial adviser**. A financial adviser can give you personalised advice that's tailor-made for your investment goals, your time horizon, your budget and your circumstances. Visit the **FPI website** to find a reputable, registered financial adviser in your area, or visit the **FSCA website** for further assistance.

**Myth 4: I'm too old.**

Honestly, the sooner you start investing, the better. An early start will give you the long-term benefits of compounding interest, and a head-start in reaching your wealth goals. But that doesn't mean investing is a young person's game. It's never too late to start... and, with the wisdom of age, you might also be more open to recognising opportunities and taking advice from a financial adviser!

**Myth 5: I could lose everything!**

Nothing is ever guaranteed... but you shouldn't be scared off by sensational headlines or spooky stories of market crashes. Markets will go up, and markets will go down. It's all a natural part of the cycle, and a natural part of investing. Keep your focus on the long term, and stick with an investment manager with a proven, consistent track record, and you'll ride out those short-term storms.

Remember, too, that your money will be well looked after. The South African industry is very well regulated, and investment managers like Prudential go that extra mile to ensure their clients' money (that's your money!) is safeguarded.

Ready to go? Speak to your financial adviser or call our Client Services Team on 0860 105 775 or email us at [query@prudential.co.za](mailto:query@prudential.co.za).