



Advisor Article

How to Start Investing

May 2023

Raymond Eustace
ray@eustaceadvisors.com
910-377-5021 office

www.eustaceadvisors.com

NADAJE HOLDINGS LLC dba EUSTACE ADVISORS is an Investment Advisor offering services in North Carolina and in other jurisdictions where exempt from registration. All views, expressions, and opinions included in this communication are subject to change. The content included has been developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice - please consult legal or tax professionals for specific information regarding your individual situation.

If you want to begin investing but don't know where to start, we encourage you to begin with the development of a personal investment plan that defines your investing objectives, timeline and boundaries. Once this plan is in place, it can be used to guide your investment decisions.

There are a multitude of ways to start investing. If you have available assets to invest, here are some relatively straight-forward options for putting those assets to work:

1. If offered, invest in your company's retirement plan. Plans such as 401Ks offer tax-deferral advantages, have an automated investment structure, include a wide range of investment options, and many companies will match a portion of the employee's 401K contribution.
2. Open an IRA. Another long-term investing option, a traditional or Roth IRA offers long-term investment return potential and tax benefits.
3. Establish a simple Mutual Fund or ETF portfolio. Companies such as Vanguard, Fidelity, Schwab and others make it simple to open an account, connect to your bank account to allow for regular investments and select from a wide range of investment types. As an initial investment in such a portfolio, consider a broad-market, diversified stock mutual fund or ETF with low expenses, such as the Vanguard 500 Index Fund (Ticker: VFAIX).
4. Invest in CDs (Certificates of Deposit), which are safe investments that typically yield a higher rate of return than regular savings or checking accounts. The investor may elect to start with short-term CDs, to limit how long their invested assets are committed.
5. Another option to consider is paying down your current debt. Based on the interest being paid on this debt vs. your projected investment gains, reduction of your debt may be a sound option.

You may find it helpful to talk to a financial professional about questions or concerns you may have when developing your investment plan and the investment options available to you.

**This content is developed from sources believed to be providing accurate information. The information provided is not written or intended as tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Neither the information presented, nor any opinion expressed, constitutes a representation by us of a specific investment or the purchase or sale of any securities. Asset allocation and diversification do not ensure a profit or protect against loss in declining markets. This material was developed and produced by Eustace Advisors, based in part on material prepared by Advisor Websites, to provide information on a topic that may be of interest. Copyright 2023 Eustace Advisors.*