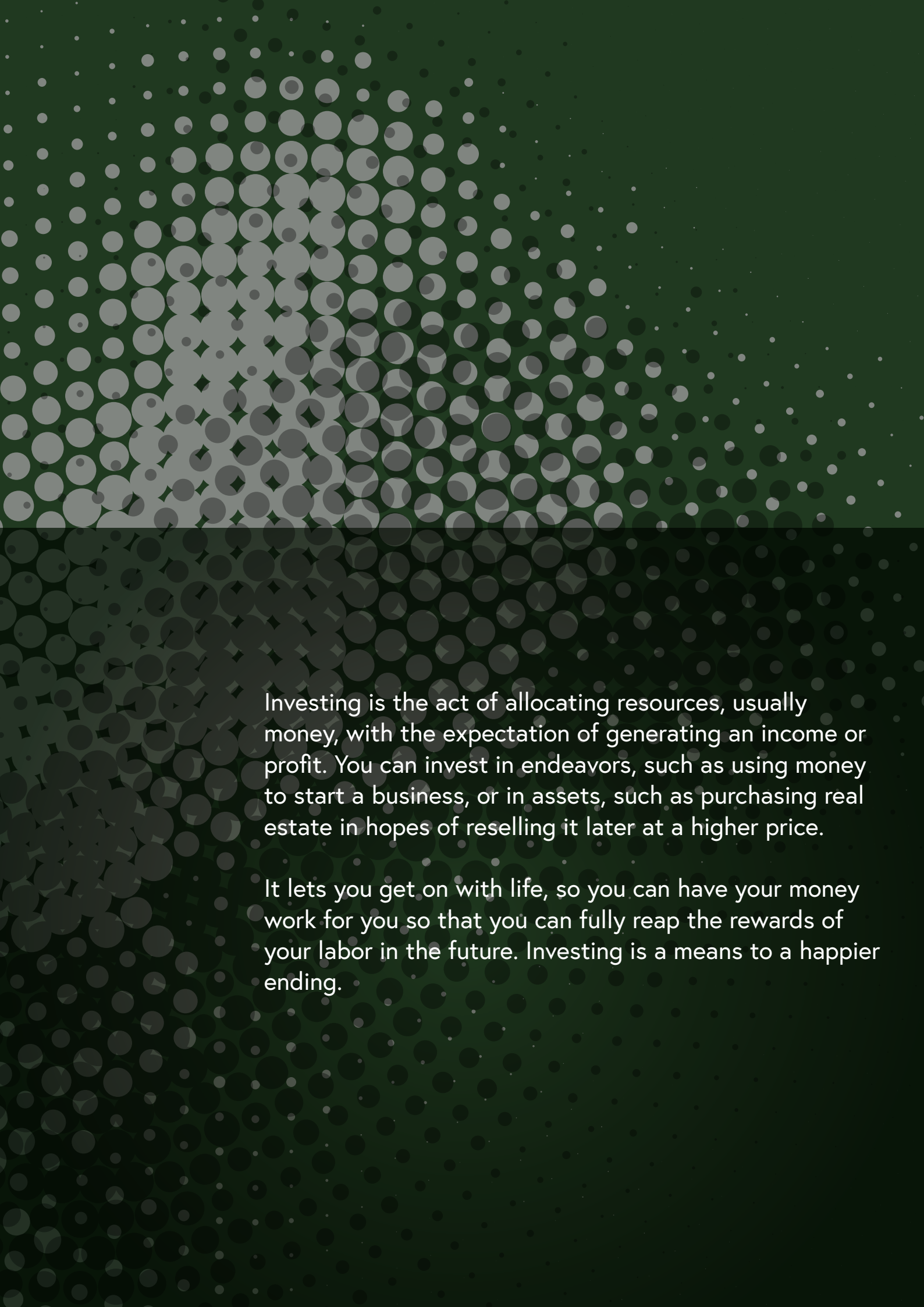


A GUIDE TO
INVESTING

HOW TO GENERATE FUTURE INCOME



Investing is the act of allocating resources, usually money, with the expectation of generating an income or profit. You can invest in endeavors, such as using money to start a business, or in assets, such as purchasing real estate in hopes of reselling it later at a higher price.

It lets you get on with life, so you can have your money work for you so that you can fully reap the rewards of your labor in the future. Investing is a means to a happier ending.

I "We understand that if you **invest the money that you save**, you are allowing your money to **grow** to a larger sum".

WHY SHOULD YOU THINK ABOUT INVESTING?

Investing can help you reach big financial goals. If your money is earning a higher rate of return than a savings account, you will be earning more money both over the long term and within a faster period.



WHAT ARE OUR 10 RULES TO INVESTING?

We work ourselves and our resources hard in the hope that we will have the means to:

- 1 The risk in the stock market is not being in it.
- 2 Money is future purchasing power and your biggest financial threat is inflation. The second biggest is outliving your money.
- 3 When you invest in the stock market (the great companies of the world) you're investing in real companies, who sell real things to real people.
- 4 Stock market volatility is always temporary, always expected and always feared by those who don't understand it. When the markets are down we refer to this as 'the big sale'. The advance is permanent, the declines are temporary.
- 5 No one can time the markets, identify in advance a winning sector, winning fund manager or winning country. Therefore we will never try to do this or claim to know how to do it.
- 6 Lifetime investing success has very little to do with investment returns, but a lot to do with investor behaviour. Investing is more emotional than intellectual.
- 7 Successful investing is about 'time in' the markets and certainly not about 'timing' the markets.
- 8 Modern media moves from crisis to panic and back to crisis. We are never 'crisis-less'. Don't make investment decisions based on what you read or hear from a publication built for the sole purpose of grabbing your attention and selling advertising.
- 9 The pessimist is unlikely to be a successful investor; they will continually seek positive confirmation of their negative world views. Successful lifetime investors are optimists.
- 10 Every successful investor continuously works on their financial plan, every failed investor continuously reacts to the market and current events.

CONTACTS

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Our team have over 80 years of Financial Management experience and are dedicated to giving you tailored financial advice, to ensure your future is protected. Contact any of our team directly today. As a team we offer a highly personalised service, and have a long standing trust with all of our customers. We have exceptional industry knowledge, and are constantly up skilling on the latest financial industry updates and changes. As we educate ourselves, we will educate you.

THE IMPORTANCE OF PENSION TRAINING

If you, or one of your employees were to retire today, the State would pay a contributory old age pension which currently represents less than 28% of the national average wage. That will almost certainly represent a big drop in income. The National Pensions Policy Initiative recommends that State Pensions be increased over a period of years to bring the level up to 34%.

By the time you retire, the State Pension should be higher than it is today but given that today there are 5 people working for every one person in retirement and by 2050 that figure will be 2 to 1 there is concerns over the figure of the State pension. By providing your employees with a pension plan and the facility to invest Additional Voluntary Contributions (AVC's), members will receive an additional income for life throughout retirement.

TAX ADVANTAGES

A Retirement Plan gives a company and its employees access to the unique taxation treatment of pension funding. The main features are summarised below:

- The employer's contributions can be offset against corporation tax as a business expense.
- The member's regular contributions will qualify for full income tax relief.
- The pension contributions will be invested in a fund that grows tax-free.
- On retirement, the members will be able to take a significant part of their accumulated benefits as a tax-free cash sum.

A GROUP RETIREMENT PLAN THROUGH ORCA OFFERS THE FOLLOWING FACILITIES:

- Contributions can be invested in a range of actively managed investment funds.
- Regular contributions may be increased or decreased at any time.
- The entry and withdrawal of members are easily administered within the plan.
- On joining the plan, a member receives information outlining the benefits of the plan and a notification of membership.
- Each year, members receive a statement of benefits secured to date and current levels of contribution.

ONLINE MEMBER ACCESS

- Each year the member will receive a review from their Orca representative.
- Member Presentations carried out annually or bi annually.
- A Death in Service and Permanent Health Insurance scheme can be set up alongside the Company Pension Scheme.

About Orca

Orca was set up to challenge the lack of service in the pensions market, and we wanted to fill that gap. Over time we have added a range of services for our customers, and our core focus has always been about making everything we do more client and service focused.

We are a financial broker established in 2004, and through our team of financial advisors and administrators, we now look after the needs of over 2000 clients nationwide.

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