

To invest or
not to invest?

We're here to
help you decide



Financial
Planning
& Advice



Could you discover you inner investor?

If you've got some spare money and want to invest but you're not sure where to start, maybe we can help. You don't have to be wealthy, or the sort of person who reads The Financial Times - you might just need advice from us.

This is a good place to start.

Practical help for all types of investor

We believe everyone should have access to the right financial help, which is why we want to make investment advice available to more people. We speak in plain English, we won't pressure you into making decisions, and all costs will be clearly explained up front. Plus, you won't have to pay anything if you decide not to go ahead with the plan we create for you.

Three things you should know about investing

Let's start with some of the things you'll want to consider before you do anything else.



1

Everyone invests for different reasons. Maybe your savings aren't earning much interest, you want to put something aside for the grandchildren or build a bigger retirement pot - **it's important to set goals.**



2

Investing is a way of making money. But there's a chance you could lose it too. **You should only invest cash you have to spare** OR won't miss OR you're happy to put away for a long time, rather than money you rely on to live.



3

Investing is a long-term thing. Think five, ten, 15 years or more. The longer you invest, the more chance your money has to grow.

It's really important to find a way of investing that suits you and your circumstances. That's why it can help to speak to a financial adviser. They can help you work out your goals and the different ways you might be able to achieve them.



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Let's talk about risk

It's a fact – all investment comes with risk. The big question is how do you feel about taking risks with your money?

Before we even consider investing your money, we'll find out exactly how you feel about risk. Not just how comfortable you are with the idea of risk, but also how much money you could afford to put at risk without it affecting your lifestyle.

Finding your comfort zone

- You'll complete a questionnaire that measures how you feel about risk and reward.
- You'll hear what good, average and poor returns look like in terms of investments that match how you feel.
- We'll explore your capacity to lose value on investments and worst-case scenarios.

By the end of the session, you'll know exactly how you feel about risk and reward, so you can make an informed choice about what to do next.

We're rated
highly on
VouchedFor

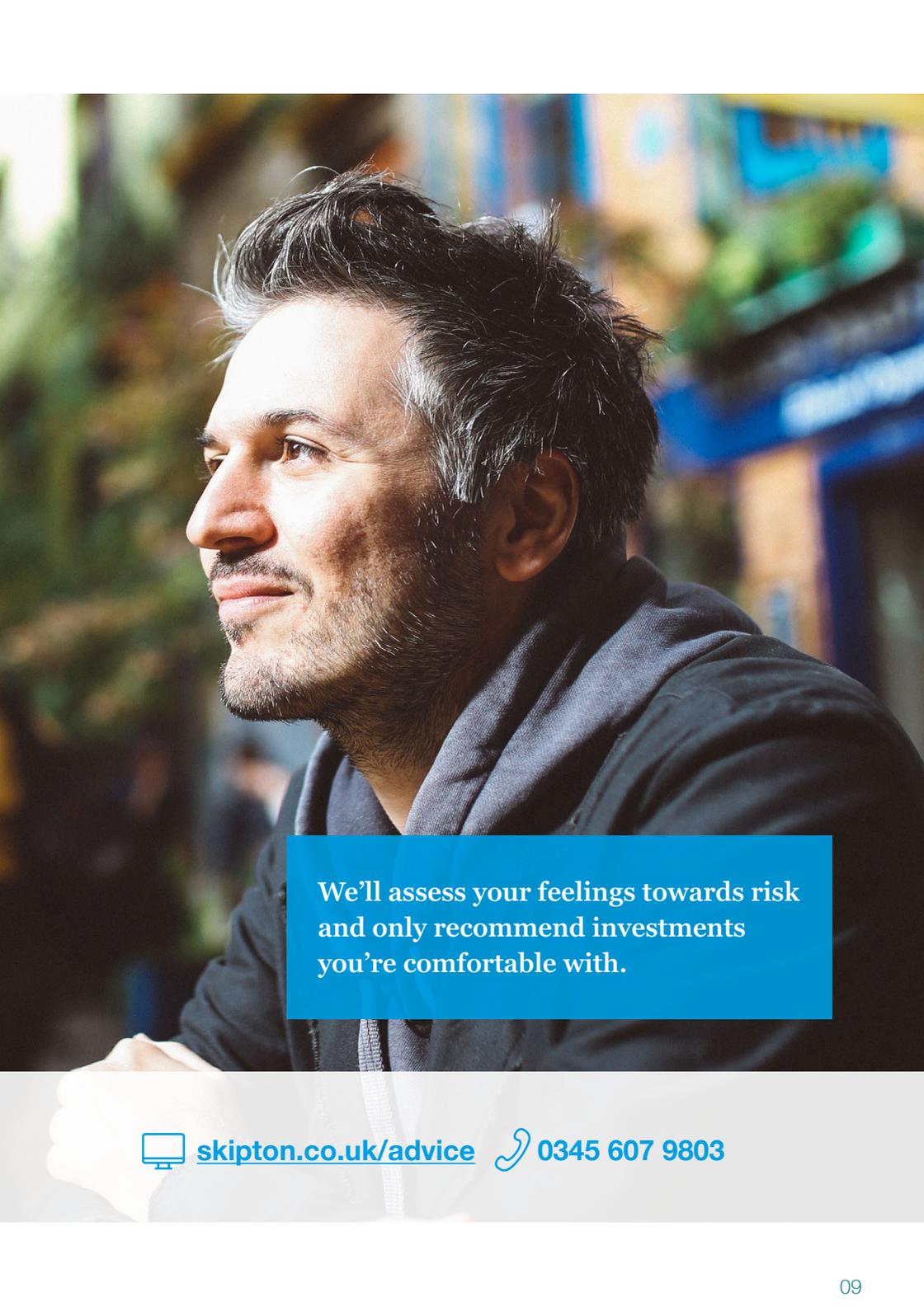
Based on customer 2933
reviews and correct as at
06/12/2021.



4.8 out of 5

1710 Reviews





We'll assess your feelings towards risk and only recommend investments you're comfortable with.



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Our approach to investing

This is how we do it

Our in-house team of research experts assess the market to develop a panel of investment options. We'll use this panel to build an investment portfolio suited to your circumstances. This includes looking at how the funds have performed through certain market conditions to understand their strengths and weaknesses.

We'll continue to monitor these funds on an ongoing basis through performance assessments and annual meetings.

A lesson in asset classes

Once we've picked the funds we feel are right for you, we'll talk you through them.

Depending on your circumstances, your money would be distributed across different types of assets.

Growth assets

Shares and other fixed income assets including higher risk corporate bonds and emerging markets.

Traditional fixed income

You loan your money to a government or organisation and earn interest on your investment.

Alternatives

Property, investment trusts and commodities like precious metals.

Spreading your money like this is way of spreading the risk it's exposed to. The theory is, if one asset performs badly for a period, the others will pick up the slack, balance it out and you should achieve a smoother level or returns over the long term.

Past performance is not a guide to future returns. Stock market based investments are not like Building Society savings accounts as your capital is at risk and you may get back less than you invested.



“Our financial advice team is dedicated to helping you plan by researching solutions that are focused on your long-term goals.”

Matthew Leach, Head of Financial Advice.



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How to think like an investor

Imagine you've already started investing. Now all you have to do is wait for your money to grow. It sounds easy enough.

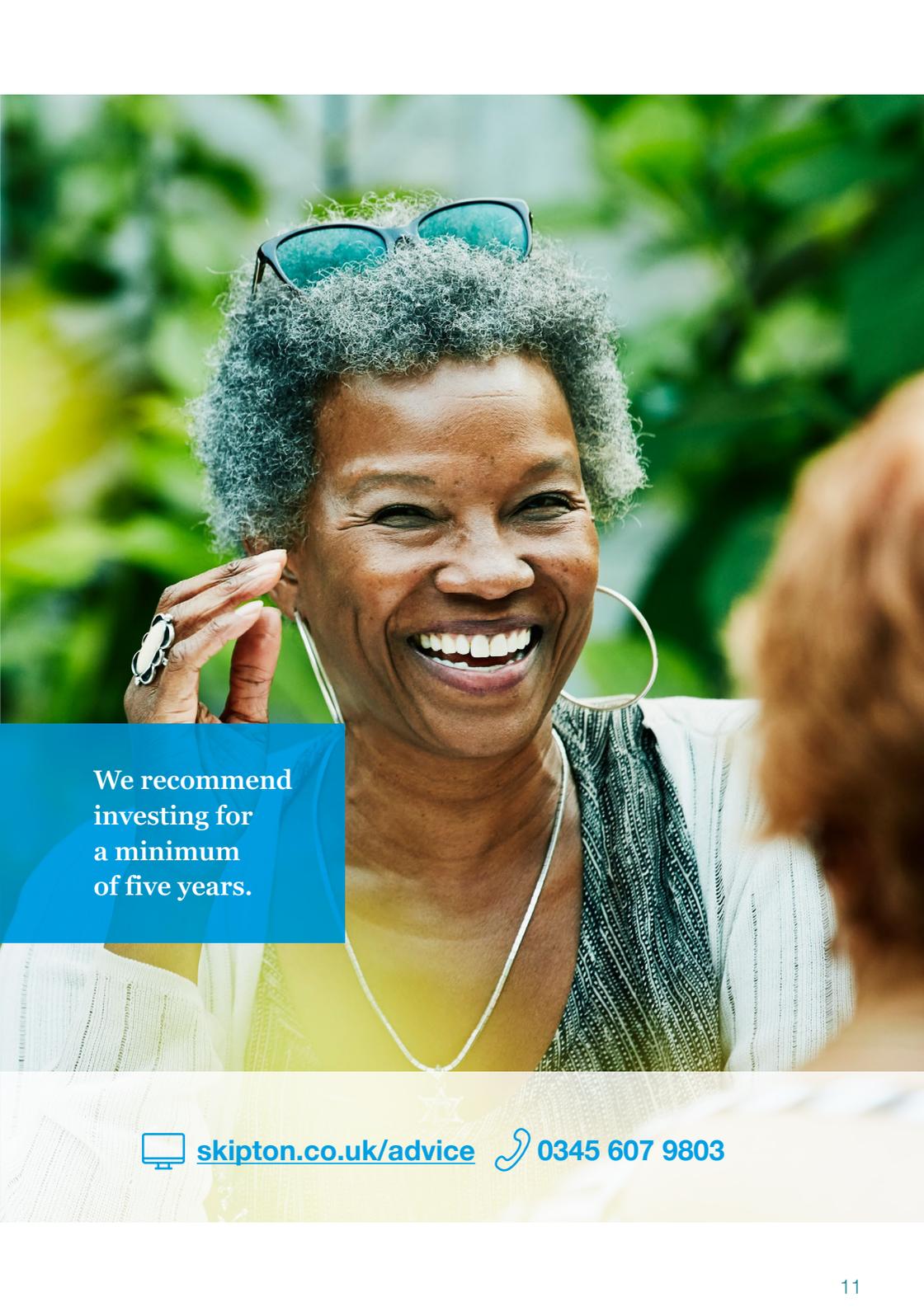
But what would you do if your investments dropped in value?

You could be tempted to withdraw your money, but by doing that, you might miss out when markets recover.

Investments falling in value for a period of time is a normal thing to happen and you shouldn't worry too much about day-to-day performance. Instead, it's important to focus to keep your long-term goals in mind.

Investing is about time, not timing

You might have heard the phrase 'time in the market'. It basically means giving your investments time to grow, so they have more chance to generate better returns over a long period of time, rather than actively buying and selling during peaks and dips in the market.



We recommend investing for a minimum of five years.



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People often ask us...

We've been helping people invest for over 30 years, so naturally, we get a lot of questions. These are some of the ones we get asked most.

Is investing right for me?

If you have money you can afford to lock away for a minimum of five years and a goal to aim for, investing could be right for you.

How much money can I make from investing?

No one can answer that, but we can give you an idea of how different types of investments have performed in the past. The graph below shows the returns different asset classes have produced over a 20-year period. It assumes £10,000 was placed into each asset class in chart is between 31st December 2001 to 31st December 2021.

Single Sum £10,000 invested, Total Return (ie any income reinvested), no withdrawals made



- A – IA Global TR in GB (£43,906.17)
- B – IA UK All Companies TR in GB (£34,159.87)
- C – IA Property Other TB in GB (£30,751.23)
- D – IA UK Gilts TR in GB (£23,435.59)
- E – IA Sterling Corporate Bond TR in GB (£23,432.19)
- F – UK Consumer Price Index TR in GB (£15,472.97)
- G – IA Standard Money Market TR in GB (£12,559.09)

Source: FE Analytics. Past performance is not necessarily a guide to future returns.

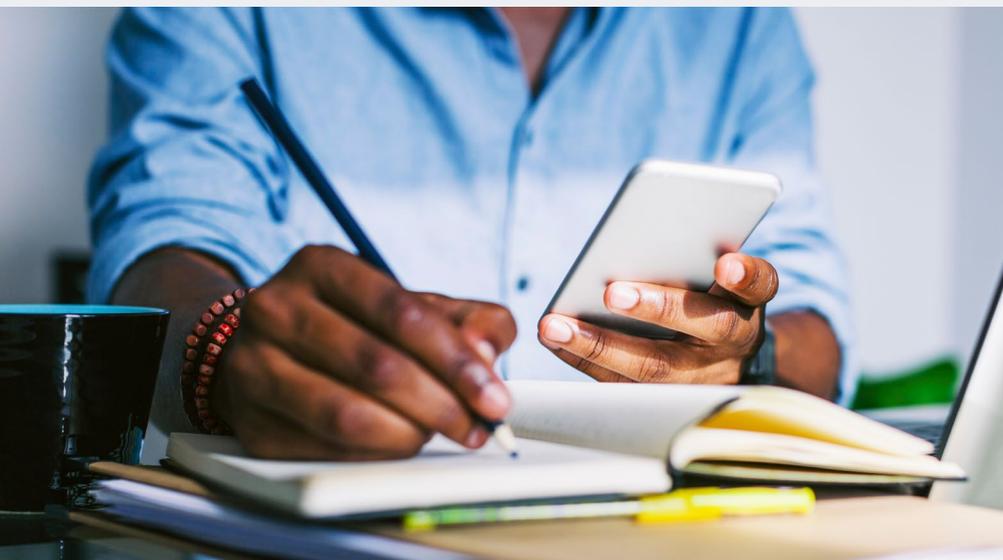
It's important to note that past performance isn't a guide to future returns. So it doesn't mean this pattern will always stay the same. But what this graph shows is how investing into a range of different asset classes could help you achieve consistent returns over the long-term. And that's what we can help with.

How much do I need to get started?

If you've got a £20,000 lump sum or £500 a month to invest, then you've got enough to get started with us.

How much does your service cost?

It costs nothing to hear our advice. A charge will only apply if you decide to go ahead with a recommendation. We offer three levels of service based on how complex your needs are, which will affect how much you pay. All costs will be clearly explained up front and there won't be any hidden charges.



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Ready to become an investor?

We're ready when you are. And we don't do one-size-fits-all. Our service is based on getting to know you and creating a plan that's just for you.



We'll talk about you

First, we'll discuss your goals and aspirations then work out if you could benefit from our financial advice service.



Getting to know you

Next, we'll discuss how you feel about risk and reward then create an investment plan based on your situation.



Your personalised plan

We'll invite you back to talk through your plan, step by step, in plain English.



Bringing your plan to life

Once you're happy with your plan, we'll work with you to make it happen.



Knowledge is power when it comes to your money. Get the latest insights straight to your inbox at skipton.co.uk/sign-up.



No Pressure Promise

We'll never pressure you into making any decisions. We'll give you options, answers and all the time you need to make the right choices for you.



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What would you like to do next?

If you think you'd like to start investing and would benefit from financial advice from one of our experts:



Call us on **0345 607 9803**

there's no pressure. You decide what happens next.



Go online [skipton.co.uk/advice](https://www.skipton.co.uk/advice)



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Important information: stock market based investments are not like Building Society accounts as your capital is at risk and you may get back less than you invested. The value of your investments and any income from them may fall as well as rise.

If you'd like this booklet in large print, braille or audio please ask in branch or call 0800 055 6898.

*To help maintain service and quality, some calls may be recorded and monitored. Calls are free from a BT landline, costs from other networks and mobiles may vary.

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