



One Size Definitely Does Not Fit All

by Bradley Warden, Partner



There is no such thing as the right investment solution for everyone. What will suit you depends on your own objectives, time-frame and risk appetite. Whether you are looking at investments, tax planning, estate planning or your pension, it is crucial that your approach is tailor-made for you.

With an ill-fitting investment portfolio you could find your money is not working as hard as you would

like it to, or it is difficult to access when you need it. Worse still, it could be eaten away.

The good news is that with professional guidance you can find the perfect fit for you.

First, you need to determine how much risk you are willing to take. Low risk means settling for low returns. Taking on more risk could bring potentially bigger rewards.

It is difficult to effectively assess your own tolerance for risk. Instead, speak to an experienced adviser who can ask the right questions and use appropriate tools to create a clear and objective risk profile for you.

Without some risk, you may not outpace inflation and could lose money, especially with longer term bank deposits. An adviser can present alternative options to help control risk within your defined boundaries. For example, you could stagger the timing of your

investments in riskier assets to reduce your exposure to market volatility.

The longer you have to invest, the more risk you can generally afford to take. With time, you can ride out market turbulence and benefit from compound returns. Understanding your time horizon is also the key to future-proofing your investments to make sure you can get hold of them when you need to. You never know when your plans may change, so it is important to make sure you hold some liquid assets.

A good portfolio also minimises risk by putting your eggs in multiple, unrelated baskets, diversified by asset type, region and market sector to limit exposure in any one area. You can take diversification further by choosing an adviser who uses a 'multi-manager' approach to spread your investments out among several carefully-selected fund managers.

Finally, you should never underestimate the effect of tax on your investments. British expatriates can make the most of tax advantages in both France and the UK by speaking to someone who specialises in both tax regimes.

Remember that your circumstances change over time, so what fits you now may not be so suitable in years to come. It is crucial to regularly review how you manage your wealth to make sure it keeps up with your changing circumstances and objectives.

This article should not be construed as providing any personalised investment advice. To keep in touch with the latest developments in the offshore world, check out the latest news on our website www.blevinsfranks.com

“Are my investments suitable for me as a French resident? Am I paying more tax than necessary?”

Talk to the people who know.

The French tax regime provides opportunities for tax efficient investing, but there are many pitfalls. Using the wrong arrangements could have major tax and succession consequences. Blevins Franks has in-depth knowledge of the local tax system and using it to your advantage, and would be happy to review your existing investment structures.

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contact us now on
05 49 75 07 24
niort@blevinsfranks.com

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