

Should I invest my money?

How much of my money should I invest?

Where can I get advice on investments?

**Always use a regulated adviser.**

If you are thinking about investing, it's important to consider how you would feel if the value of your investment fell significantly. Would you feel uncomfortable that you are losing money and wish to get out before it falls further, realising your losses but potentially limiting them? Or, would you keep it invested hoping that the value would go up again? The answer depends on your own attitude to risk, the duration of time you wish to invest over, and how likely to you are to require the money in the short term. These are all things to consider before investing.

Generally speaking, investments should be made with surplus funds from your income or savings; money that you are unlikely to need in the short term. You need to consider your objective for investing, are you saving for a specific goal, such as your children's education, or are you looking to generate income over a set number of years?

There are plenty of high quality professional advisors in the market to assist you. In seeking advice, you should ensure you are comfortable with the advisor, that they are acting in your best interests and that they have the knowledge and expertise to assist you. Check to see if the firm that employs the advisor is regulated by the DFSA [here](#).

***Disclaimer: The information set out above is not all encompassing and is not any form of, and must not be relied upon on any basis whatsoever as, legal or other advice, but rather is for general informational purposes only.***