

“ A key principle in investing is diversification. Within equities, diversification can be achieved more easily through funds.

For a busy entrepreneur with family, researching the full range of stocks can be challenging, especially those in the emerging markets. As such, investing in mutual funds gives them access to specialist research on the full gamut of sectors. This can complement personal research and allows the individual to devote their time to growing their business.

Market timing is notoriously difficult, and when an investor decides to ‘sit on the sidelines’, it could result in substantial opportunity costs as markets appreciate. We advocate that, at least to some extent, investors look to dollar-cost average their investments into riskier and volatile assets such as equities so that entry timing would not be as important a consideration factor.

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