

Investing Across Life Stages

Unlocking Financial Success in Qatar

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Positioning for Success



Welcome to the second edition of our Wealth Management Booklet. In this edition, we embark on a compelling exploration of the importance of strategic investments tailored to different life stages.

When customers come to us for the wealth advice, we do not talk about our products. First, we ask questions to fully understand the needs and current situation of a person. Big part of it is Risk profiling form, which helps us with establishing the context.

Wealth Management is not a one-size-fits-all approach; rather, it requires careful consideration of an individual's unique circumstances at different stages of life. From planning for retirement from an early stage to laying a solid financial foundation in your early working years, we illuminate the path to financial prosperity by emphasizing the significance of informed investing at every juncture of life.

Regardless of your current financial situation, be it retirement planning, saving for your child's education, or simply growing your wealth, this edition of CB Wealth aims to equip you with knowledge and insights that empower you to make informed decisions at each stage of your wealth journey. By recognizing Wealth Management as a lifelong process, you gain the ability to adapt and thrive in an ever-changing financial landscape.

Best Regards,

Marlena



Shah Nawaz Rashid
EGM, Head of Retail Banking



Marlena Brzosko
Head of Wealth Management
Product Development and Service

As you progress through life, your Wealth Management strategy needs to change in line with your needs and aspiration

The most important thing is to decide on WHY we are doing it and WHAT we want to achieve

Maintain Wealth

Beyond the various life stages and specific financial goals, the overarching objective of investing is to maintain and preserve wealth over the long term. In the absence of proactive Wealth Management, factors such as inflation and market fluctuations can erode the real value of assets. By strategically diversifying investments, adjusting portfolios based on market conditions, and periodically reassessing financial strategies, individuals can safeguard their wealth against economic uncertainties.

Retirement

Approaching retirement requires a shift in investment strategy from wealth accumulation to wealth preservation. Investments should be structured to generate stable income streams, protect against inflation.

Legacy

Investing is not only about personal financial goals but also about leaving a lasting legacy. Strategic estate planning and wealth transfer strategies ensure that accumulated assets are passed on efficiently to future generations, supporting family goals and values.

Buy a House

Investing in different life stages often involves pursuing homeownership. Whether it's the excitement of buying a first home or upgrading to a larger residence, real estate is a significant investment that can contribute to long-term financial stability. Real estate values tend to appreciate over time, making it a valuable asset that aligns with both personal and financial objectives.

Factors that impact investment

- How much you can save regularly.
- Your age and financial responsibilities.
- Your financial goals.
- Your risk appetite.
- Your investment time horizon.
- Financial market trends.

Family Vacation

Taking the family on a memorable vacation is a dream for many. Allocating funds toward a dedicated vacation fund ensures that these experiences are not only enjoyable but also well-planned financially. By incorporating short-term investment strategies, individuals can accumulate the necessary funds to create lasting family memories without compromising long-term financial goals.

Emergency Fund

Life is dynamic, and circumstances can change unexpectedly. A diversified investment approach allows for adaptability, ensuring that financial plans can be adjusted in response to changes in income, expenses, market conditions, or personal circumstances.

Wealth Accumulation

In the early stages of one's career, the focus is often on building a solid financial foundation. Strategic investments during this period can capitalize on the power of compounding, allowing assets to grow over time. This establishes the groundwork for future financial security.

Education for Kids

Investing in education is an investment in the future. Funding a child's education requires careful planning and strategic investment decisions. Establishing dedicated education funds or utilizing tax-advantaged savings plans can help cover the costs of tuition and related expenses. By starting early and employing the right investment vehicles, individuals can provide their children with the educational opportunities they deserve.



How the stage of your life can impact your investment strategy?

Your financial vision and goals evolve as you progress through life. Your investment strategy needs to change in line with your needs and aspirations.

1

Student

Young, limited budget, no financial dependents, a very high-risk appetite with a long-term investment horizon.



2

Recently Employed

Young unmarried. Limited expenses, no financial dependents, and a higher appetite for risky investments and long-term investment horizon.



3

Getting Married

Recently married with growing expenses while developing joint financial goals with spouse. A growth- oriented risk appetite with long term investment horizon.

4

Parenthood

Start of parenthood journey with increasing expenses due to dependents. A moderate risk appetite with medium to long term investment horizon.



5

Retirement Planning

Senior age, need of pension income, and they also may need liquidity for health expenses. Usually have low appetite for risk with short term investment horizon.



How Does Wealth Management Planning Impact People's Lives?

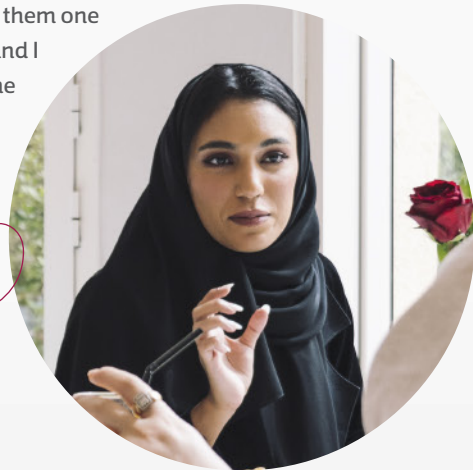


As every mother the most important for me is to secure their happiness. I didn't have much time for research but I was advised to start with something simple.

Today, out of all the products in my portfolio, the product that I consider as the easiest and the most beneficial involves regular investment contributions through IIP.

IIP investment solutions are very convenient as one can start with just USD 300 per month.

When my kids were born, I started for each one of them one plan with a small amount that I pay every month, and I don't even notice it. I was able to select funds in line with my personal risk preferences. Now when my children grow up, they will have a sizable investment portfolio to fund their expenses... I just love how effortless it is.



Moza, 36

Start your Wealth Management journey now, just call us on +974 5576 7011



Ahmed, 54



I didn't even think about saving and investment until I got married in my late 20s and had my first son. I thought wealth would be all about keeping money safe and not spending too much, but our Wealth Advisor asked us an important question: What is our vision for our family's future? This has helped us to better understand our financial objectives and in guiding us on how to achieve them. We took our time and ultimately, we decided we want to retire early. Our main goal in life was to retire early and take more time for ourselves.

So, from then on, we built a diverse portfolio of products including bonds, mutual funds and even investment in a diversified stock portfolio.

I will be honest – I was not ready to take much risk, but in the end, it paid off. Today we live in our summer house and enjoy best time with our children.

But what I am really happy about is starting to think about Wealth Management early enough, so the only advice I could give is – the earlier – the better.



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While you cheer for your favorite team, **your money is winning the game.**

Start your investment journey with as little as USD 300.

Allow us to make your money work for you.

Would you like to have an in-depth discussion to review your financial goals and growth potential? Allow us to partner with you on your investment journey. Please write to us at wealthadvisory@cbq.qa for an exclusive opportunity to benefit from a tailored Wealth Management experience.

البنك التجاري
COMMERCIAL
BANK



Choose the trusted partner wisely

Building a long-term relationship with a wealth advisor requires trust and open communication. Start by expressing your financial goals and concerns. Maintain regular meetings to discuss progress and adjustments. Be proactive in seeking advice and updates. Honesty, transparency, and a willingness to listen will solidify the foundation for a prosperous partnership.



WHAT SHOULD YOU
LOOK FOR IN A GOOD
WEALTH ADVISOR?

Trustworthiness

Work with an institution with a strong legacy and pedigree that you can trust.

Ongoing Relationship

Wealth Advisory is not a one-time interaction. Rather it's an ongoing relationship of trust and mutual respect.

Good Listening Skills

Your advisor should be able to listen, understand your needs and recommend solutions accordingly.

Knowledge

Strong market knowledge and analytics can go a long way to make the right choices and capture investment opportunities.

Access to Diverse Products

Your advisor should be able to source the best in class investment products to develop a high performing, well diversified investment portfolio.

Wealth Management MYTHS!

- 1 ✘ *Wealth Management and investments are only for the rich.*
- ✔ Clarification: Wealth Management and investment strategies are beneficial for individuals of all income levels. No matter how much money you have, it is important to plan and manage your finances wisely to achieve your financial goals.

- 2 ✘ *Investing is equivalent to gambling.*
- ✔ Clarification: While investing involves some level of risk, it is not equivalent to gambling. Investing involves careful analysis, research, and diversification to make informed decisions. It is a long-term strategy aimed at building wealth and achieving financial goals.

- 3 ✘ *Wealth Management and investments are only for stock market enthusiasts.*
- ✔ Clarification: Wealth Management and investments involve a wide range of strategies beyond just investing in stocks. These strategies include bonds, mutual funds, and other alternatives. Each strategy should be customized to suit an individual's risk tolerance, financial goals, and preferences.

- 4 ✘ *It is necessary to constantly monitor and trade investments.*
- ✔ Clarification: While it is important to review and rebalance investments periodically, constant trading and frequent monitoring can lead to unnecessary costs and can negatively impact long-term performance. A well-diversified portfolio and disciplined approach often yield better results.

- 5 ✘ *Wealth Management and investment strategies are one-size-fits-all.*
- ✔ Clarification: Every individual has unique financial goals, risk tolerance, and circumstances. Therefore, Wealth Management and investment strategies should be tailored to each person's specific needs and objectives. Customized strategies consider factors such as an individual's investment time horizon, liquidity needs, risk appetite, and other personal circumstances.



Contact a Wealth Advisor

With CB you can learn much more!

Would you like to have an in-depth discussion to review your financial goals and growth potential? Allow us to partner with you on your investment journey. Please write to us at wealthadvisory@cbq.qa for an exclusive opportunity to benefit from a tailored Wealth Management experience.

Scan the QR Code for more information

