



The Power of Keeping Investing Simple

Humans love to make things complicated - even when the simple route works best. Take cancer research: for decades, scientists have focused on finding a cure, while prevention - the simpler, more effective solution - often gets ignored because it's less glamorous.

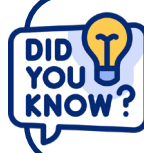
The same happens with retirement planning. Success doesn't come from chasing clever strategies. **It comes from doing the basics well.**

Save around 15% of your salary every month for your whole career. Consistent saving builds powerful momentum over time, and the earlier you start, the more compound growth works in your favour.

Stick with your investment portfolio and be patient when markets dip - they recover over time. Market downturns are temporary; those who stay invested usually come out ahead when markets bounce back.

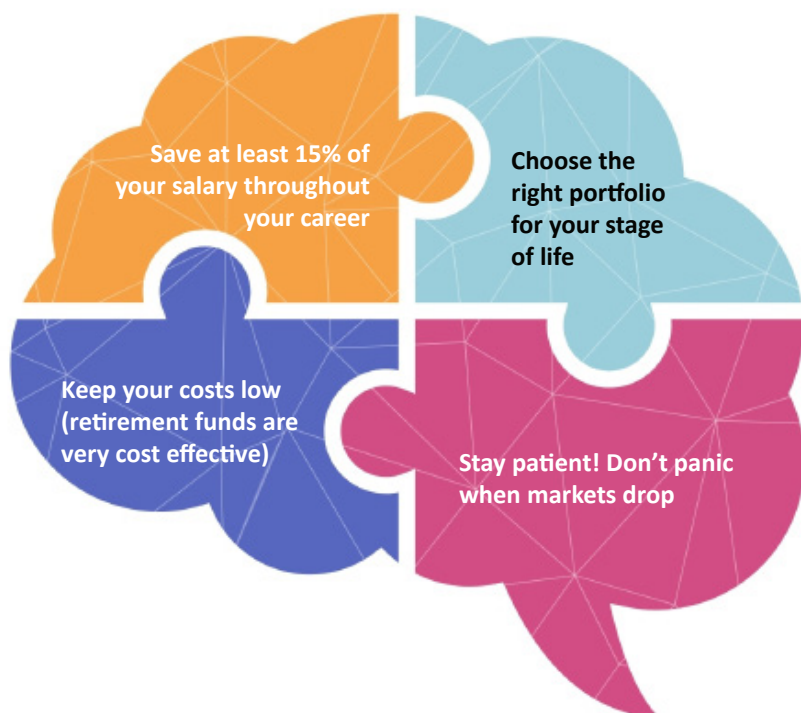
Choose the right portfolio for your stage of life (growth when young, conservative near retirement). This ensures your money is working hard when you have time and protected when you need stability.

Keep costs low. High fees quietly eat into returns, so choosing low-cost options can significantly boost your long-term savings.



Compound growth - This is when your savings earn returns, and those returns then start earning more returns of their own. Over time, this snowballs.

The Smart Retirement Formula



QUIZ

When it comes to building long-term wealth:

-  I always hunt for the next clever investment or market insight - and switch investments often.
-  I know saving and patience matter, but I still get anxious when markets dip or things look uncertain.
-  I stick to the basics: save regularly, stay invested, keep costs low, and don't chase short-term trends.

Interpretation: **A:** Your inner "intellectual investor" might be chasing complexity over consistency. **B:** You're on the right path but may need to work on emotional discipline. **C:** You've mastered the power of simplicity! This is the real secret to wealth building.