

Key Investment Principles

- My long term investment goals will not be affected by short term market news and financial headlines.
- Capitalism works. I will base my investment decision on the foundation of capitalism, rather than chasing star managers and investment trends.
- It's practically impossible to predict the future accurately. I will not focus on a particular point in time but instead play the long game.
- It's time-in the market not timing the market that counts. I will diversify broadly and harvest returns patiently.
- Successful investing is based on knowledge and evidence, not fortune telling.
- I will stick to my plan and stay on track, even when my emotions get the better of me.
- I will keep my costs of investing low – it's effectively a free return on my capital.