



## TIP

A big goal like a comfortable retirement, takes many years to achieve. You stand a better chance of achieving it if you start saving now.

## MY RETIREMENT CUSHION

What is your idea of a retirement cushion? Is it purchasing a desirable home in a safe community that is gated, has a swimming pool and all the necessary amenities available at your convenience? If this is so, then let us look at creating a cash reserve and getting some investments started.

Your retirement cushion could be real estate or long-term investments, such as stocks. The important thing is to act and decide what works best for you. Having a cushion means having enough assets that will provide a buffer against inflation. Your retirement will be enhanced by using passive income such as rental income,

dividends and long-term bonds.

As we age, our investment time compresses, therefore, we have less time to recover from any shock in the market. We should then bear in mind that money works best with time and the earlier you start your investment the more it will grow in value.

### Additional Income

We are at the beginning of a new year, when it is time to make plans for the year ahead and secure your financial future. We encourage you to increase your pension

contributions and have your loved ones start a pension fund for themselves. The tax-free benefit that is to be gained from a pension is tremendous. Remember, once you get to retirement, your pension is paid back to you, securing you with a monthly income for the rest of your life.

Retirement may require lifestyle changes to facilitate financial independence. Do you want to maintain your current lifestyle at retirement? The only way to maintain your lifestyle and secure your financial future is to ensure that your financial cushion is comfortable.

## INVESTMENT ADVICE

### START PAYING YOURSELF FIRST.

The most valuable thing you can buy with money is assets and when you do that you are building your financial security by saving and investing. Some people spend every cent they make and borrow to spend even more, making them slaves to their employers and slaves to their debt holders. You weren't raised to be a slave.

By saving a little each month, and investing it, you will have a good chance of becoming financially secure. "Pay yourself first" by taking your savings out first before you start spending and paying bills.

Wealth is created by how much you actually save, and then using those savings to invest and create wealth.

### MAKE YOUR MONEY WORK AS HARD AS YOU DO.

One of the ways to work your money hard is to invest in shares in companies. BPM Financial's Equity, Global Equity or Balanced Portfolios offer you this opportunity. When you participate in BPM's portfolios, you become a shareholder of companies. That means that when the companies make money, you make money, and the value of your

portfolio increases. Participating in the ownership of companies and by becoming a shareholder, is a good way to grow your wealth.

### START EARLY AND INVEST REGULARLY.

For most people, the hardest part is acquiring the habit of saving and investing. We are in the habit of spending, that comes easy. Developing the habits of saving and investing takes a little work but once you get started it becomes easier. Don't lose the power of time, because it can help you. It is said that: Adding time to investing is like adding fertilizer to a garden. It makes everything grow. The magic in investing is the compounding of your return which needs time.

### HOW MUCH YOU KEEP IS IMPORTANT.

It is not how much you earn, it is how much you keep. Some people earn a lot and spend a lot. As a consequence, they are not able to build their wealth, because every dollar they earn they spend. Don't eat your wealth!

The crucial component in building a "Rich Life" is changing your mindset.

## WHEN LAST HAVE YOU ADDED TO YOUR INVESTMENT PORTFOLIO?

As you start to put your New Year's resolutions into action, let your money continue to work for you.

GIVE US A CALL TODAY

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