



## Invested Webinar Series

### What Type of Investor Are You?



#### Meet Sean...

##### Profile

Single, 33, living in Callan, Co. Kilkenny, no kids. He is an engineer with Glanbia earning €60k pa. He's from the area and has returned home last year after spending 3 years working and travelling in Australia and United Arab Emirates.

##### Motivations

Sean is renting in Callan but his parents have offered him a site on their farm on which to build a house. While he's happy working in Glanbia, he's not going to rule out traveling for work in the future. He has returned home with some savings (€30k) that he built over the last 3 years. He's very career focused. Outside of work, he's into rock climbing and skiing.

##### Behaviours

Sean is ambitious, he works hard and wants to climb the career ladder. He's a good saver and managed to save consistently while working abroad.

##### Priorities

- ▶ Getting the best return on his existing savings/nest egg
- ▶ Doing a PhD for career progression in the next few years
- ▶ Living the good life

##### Key Concerns

- ▶ Wants to grow his savings (getting nothing on deposit). Wary of a bad investment decision but willing to take a risk
- ▶ Wants to know that his money is invested in a sustainable way

##### Attitude to risk

Sean's risk rating is 6. He's willing to take more risk for a bigger return. While he's never invested before, he's heard some of his friends talking about different companies and funds where they are making great returns and he's feeling a bit of FOMO. He's quite open to risk but wants to be sure of what he's getting into and make an informed decision.

##### Fun facts

Loves to watch rugby and met Paul O'Connell at a match once.

##### Assets/Liabilities

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>▶ €30k savings on deposit</li> <li>▶ Site on parents' farm</li> <li>▶ €3k in Glanbia shares</li> <li>▶ Some shares in a tech company</li> </ul> | <ul style="list-style-type: none"> <li>▶ Small amount of credit card debt</li> <li>▶ €10k car loan</li> </ul> |
|--|---|

## Short, Medium & Long Term Needs:

Short Term (0 – 1 year)	Medium Term (2 – 5 years)	Long Term (5+ years)
<b>Goals:</b> <ul style="list-style-type: none"> <li>▶ Earns net €3k pm</li> <li>▶ Living expenses</li> <li>▶ Weekends away, holidays skiing, photography, gardening</li> <li>▶ Spending day to day</li> <li>▶ Health insurance very important</li> </ul>	<b>Goals:</b> <ul style="list-style-type: none"> <li>▶ Upgrade the car</li> <li>▶ Emergency fund €20k</li> </ul>	<b>Goals:</b> <ul style="list-style-type: none"> <li>▶ Get a better return that beats inflation</li> <li>▶ Build a home when he's ready to settle down</li> </ul>
<b>Priorities:</b> <ul style="list-style-type: none"> <li>▶ Instant access</li> <li>▶ Capital security</li> </ul>	<b>Priorities:</b> <ul style="list-style-type: none"> <li>▶ Some access/growth</li> </ul>	<b>Priorities:</b> <ul style="list-style-type: none"> <li>▶ Growth – looking to put a portion of his money aside, but with no fixed goal</li> <li>▶ Inflation protection</li> </ul>
<b>Potential Solutions:</b> <ul style="list-style-type: none"> <li>▶ Current account</li> <li>▶ Deposit account</li> </ul>	<b>Potential Solutions:</b> <ul style="list-style-type: none"> <li>▶ Term deposit notice account</li> </ul>	<b>Potential Solutions:</b> <ul style="list-style-type: none"> <li>▶ Investing a small lump sum and starting a regular savings investment</li> </ul>

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