



ECFH Financially Speaking

East Caribbean Financial Holding Company Limited

In keeping with our focus on investing we present yet another important term. Our term this week is: **Investment Strategy**.

An **Investment Strategy** is an investor's plan which guides their decisions based on their goals, risk tolerance and future needs for capital. The components of most investment strategies include asset allocation, buy and sell guidelines, and risk guidelines.

What does this mean for you?

Investment strategies can differ greatly from a rapid growth strategy where an investor focuses on capital appreciation to a safety strategy where the focus is on wealth protection. The most important part of an **investment strategy** is that it aligns with the individual's goals and is closely followed by the investor. One's **investment strategy** may also be dependent on the age of an investor. An individual who is about to, or is presently enjoying retirement may focus on wealth protection since he may no longer be earning a salary. On the other hand, someone just starting out may focus on capital appreciation. For more information on **investment strategies** and what may be right for you, call Bank of Saint Lucia's Wealth & Asset Management Division (WAM) at 456-6104 or ECFH Global Investment Solutions at 457-7233.