

How to Succeed at Investing



This guide is not personalised advice.

Please book a call or meeting at [MTFA](#) for financial advice.

Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS are available on its website at www.financial-ombudsman.org.uk.

Introduction: “If it sounds too good to be true...”



In the early 1990s, when I was a young boy, my parents lost everything because of a financial fraudster. What started out as real investments were switched to what was later revealed as a Ponzi scheme, or con.

Fortunately, today, the world is much more regulated and technology makes it harder for these sorts of things to go on.

But that doesn't mean that there are no bad investments, or scams out there.

In this short guide I am going to set out my philosophy on investing. It has been influenced by 20 years in business, studying the world's best investors, and of course wanting to avoid a repeat of that childhood experience.

Let me explain to you the proven strategy that **can grow investments by 10% - 20% per year*** and protects you from loss.



Matthew Tumbridge, DipFA LiBF

*see example portfolio later

Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.

Contents

1. Introduction
2. 7 principles of successful investing
3. Why everyone needs advice
4. Example portfolio
5. Customer reviews
6. MTFA background
7. Advice voucher worth £175



Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



7 Key Principles

Your investing success will depend on you sticking to 7 principles:

1. Begin with the end in mind
2. Only invest money that is for your long-term plans
3. Stay invested through temporary declines
4. Invest in the world's best companies
5. Invest globally
6. Invest via very focussed funds
7. Use Government bonds to protect you from market shocks

Let me explain...

Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



Begin with the end in mind

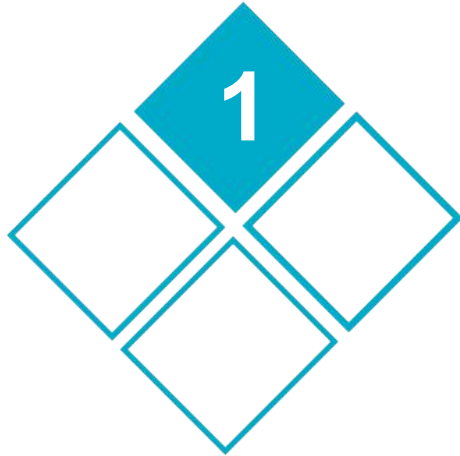
This is the second habit in Stephen Covey's best-selling book, *The 7 habits of Highly Effective People*.

In personal finance, the only way to know if you are taking too much risk, or whether to invest more, or work longer, is to have goals.

So, you begin with the end in mind. How do you want to live in 5, 10, 15 years time? What will that cost?

And you make investment decisions based on those goals.

As you get close to a key target, you move to safer investments. If you are working towards a big long-term goal, you may invest more aggressively.



Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



Only invest money that is for your long-term plans

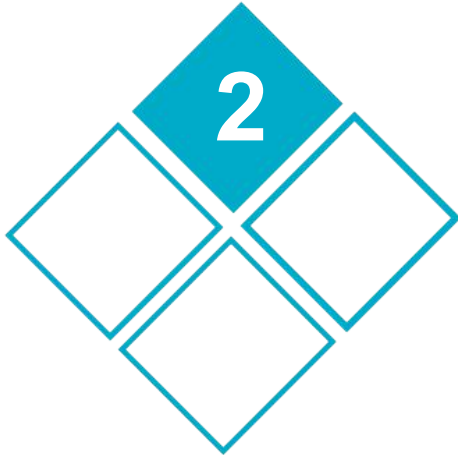
Successful investing builds long-term financial security. But, as you will see in later principles, it takes time.

So before you start to invest, you must have at least 3 months expenses in an instant access savings account.

If you are saving for a house or a wedding in the next 5 years, then you must not invest with that money either.

Why?

See principle three.



Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



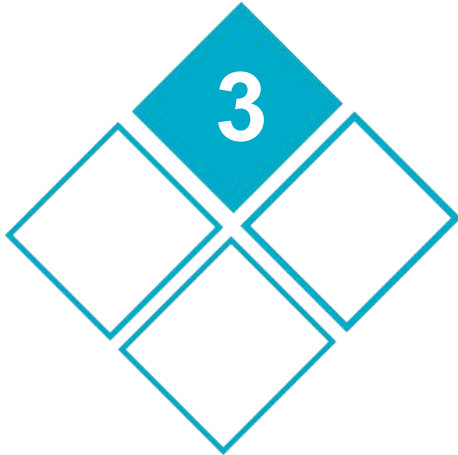
Stay invested through temporary declines

Even if you are invested in the right way (see principles 4 - 7) there is one way you can guarantee to lose money.

That is to withdraw your investments, (also known as “selling out,” or “going to cash”) when the market is down.

Take a careful look at the next page. It shows how the global stock market has grown no matter what bad news is in ‘the headlines.’

But also notice it is not smooth growth. There are temporary declines, but the quality companies of the world prevail. **Conclusion: you can profit by staying invested.**

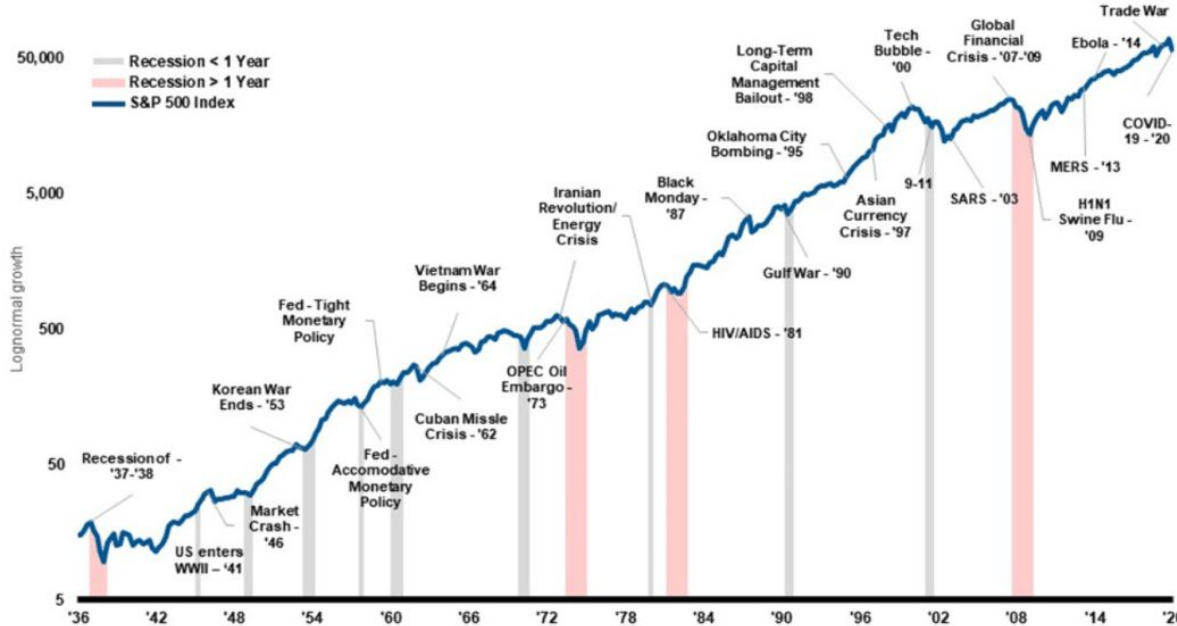


Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



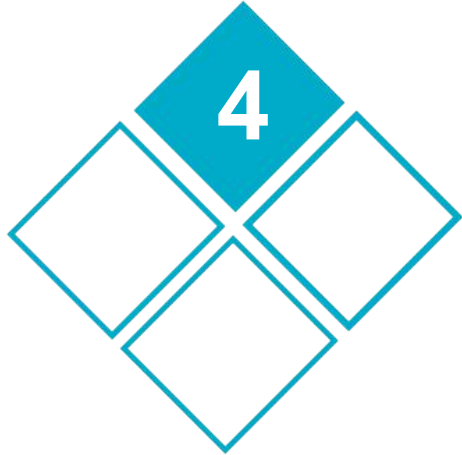
When there are negative world events, stock markets drop, but the great companies of the world adapt and the market recovers. For example, here is how the S&P 500 stock market index in America has dropped because of world events and recovered and ultimately grown, as companies adapt:



This is also true globally. The MSCI world stock market index returned an **average annual return of 10.94% between December 1978 and August 2022.**

Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



Invest in the world's best companies

When you start to look for investments you will be offered the 'opportunity' to invest in anything and everything: art, whiskey, *potentially* 'high yield' corporate bonds, and start ups (perhaps via crowdsourcing).

These are speculative investments, and need to be left to entrepreneurs who have a specific insight into those investments.

The average investor's long-term savings and pensions are not safe in those investments. These savings and pensions need to be in the top 100-500 companies in each of the major economies of the world, via index funds (see principle 6).

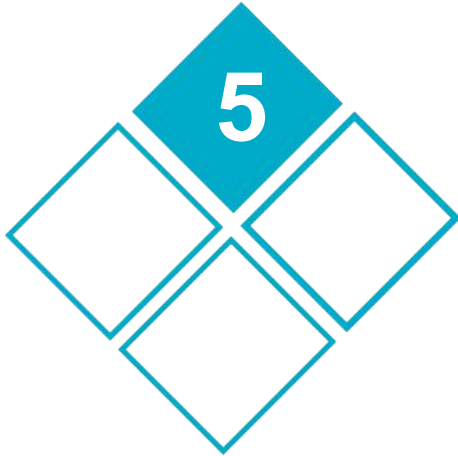
This way of investing can achieve returns of 10%+ annually with minimal risk...

Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



Invest globally... for 2 reasons



- 1) The world's biggest economies, naturally have more large companies.

These companies are operating in large competitive markets, and as a result of that, they also produce the most growth.

- 2) Markets do not all grow at the same time or pace. By being invested in India, China, Japan, and America for example, your portfolio can benefit from the growth in all these markets, and be diversified to minimise the effect when some economies are in recession.

Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



Invest via very focussed investment funds

Everyone (in Finance) wants to be Warren Buffet, the investor with the best long-term track record in the world.

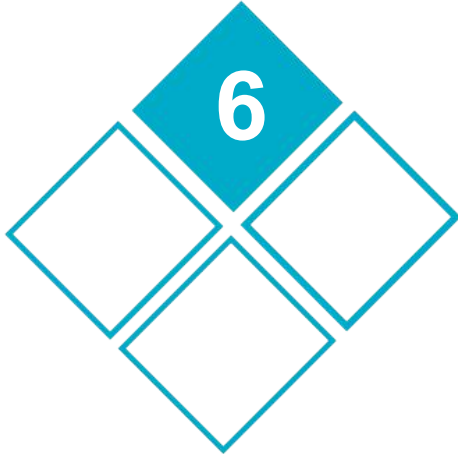
As a result, there are thousands of investment funds, vying for your money. Some are hits, many are misses. With some it is clear what they can and cannot do. Others have a broad remit.

Investing in a fund with a broad remit is backing the fund manager. In the UK, Neil Woodford was regarded as a star manager for decades. Until he infamously lost his touch and investors incurred losses. Worse still, they could not sell out because the fund was too heavily invested in 'illiquid' investments.

Principle 6 avoids this by investing in quality funds from large firms, with a clear focus, and high levels of 'liquidity'. For example, funds that track market or sector indexes.

Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



Investment Fund Checklist

- Clear and simple remit
 - E.g. track a specific sector (like technology) or market like FTSE 100
- Quality funds from large firms
 - Strong compliance
 - Depth of resources
- Liquid structures
 - Strong strong trading market for the underlying shares
 - Investment trusts, O. E. I. C. or Unit Trusts
- Low cost
 - Compared to like-for-like peers
- Best annualised 10 and 5 year performance
 - Compared to like-for-like peers



Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.

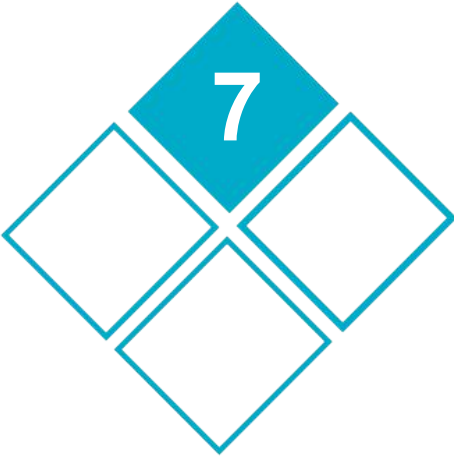


Use Government bonds to protect you from market shocks

When stock markets enter a temporary decline, because of a change in government for example, the underlying companies (if you followed principals 4 and 6) are still sound. It's just a temporary market valuation being affected by some political issue.

At times like these, funds that exclusively own Government Bonds are usually 'safe havens.'

Bonds, unlike shares pay a guaranteed income, and have a minimum original value. While they don't provide the big growth that tracker funds do, they can protect your portfolio during periods of uncertainty.



Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



Why Everyone Needs Advice



[Click here to book a call](#)
[and start your](#)
[investing journey](#)
[today](#)

Apart from the fact we reach better decisions when we can talk to someone that has experience and empathy, there are technical reasons why I believe everyone needs financial advice.

In order to apply these 7 principles correctly, and **achieve the 10%-20% annual growth results** shown in the example portfolio on the next page, you need the following, which can only really be achieved by a professional investment adviser:

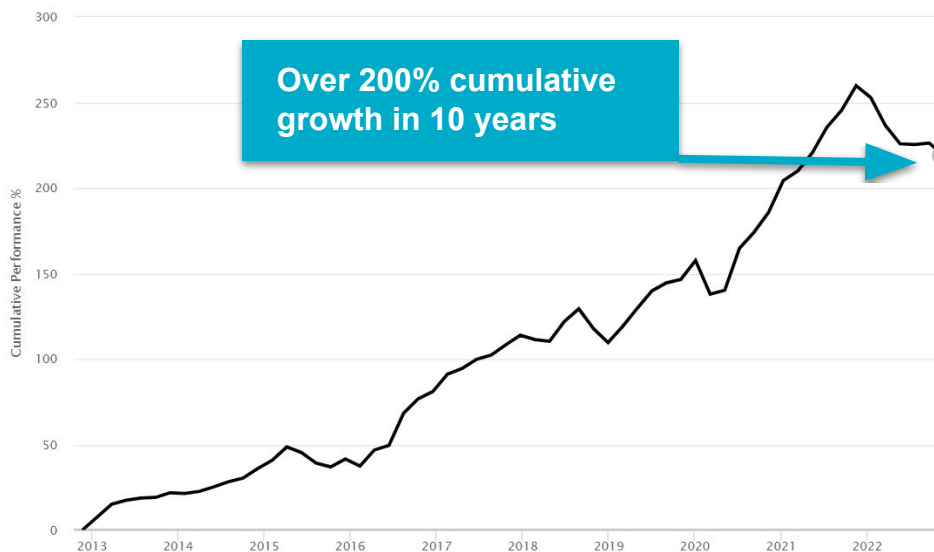
1. **Market capitalisation data, adjusted to reflect risk**
2. **Risk profile tools and fund research software**
3. **Experience and knowledge to correctly read the fund factsheets and key investor docs**

Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



Example MTFA Portfolio: 10 years growth despite major market shocks



The past is not a guide to the future, but this is the back-tested performance over 10 years for an MTFA portfolio invested globally according to the 7 principles.

ASSET ALLOCATION ⁽¹⁾	NET % ⁽²⁾	SHORT %	LONG %
North America Equity	37.63	0.00	37.63
Europe (ex-UK) Equity	15.07	0.00	15.07
Developed Pacific (ex-Japan) Equity	14.07	0.00	14.07
Japan Equity	12.56	0.00	12.56
Emerging Markets Equity	10.63	0.00	10.63
UK Equity	6.96	0.00	6.96
Global (ex-UK) Fixed Income	1.89	-0.10	1.99
Cash - Bank Account	1.0	0.00	1.0

Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



What my customers say...

We wanted to invest some of our 25% pension lump sum. Matthew designed a portfolio that is clearly better than the ISAs we have had in the past.

Mr and Mrs Bryan, Essex

We are in our 40s and have 3 children. We wanted a plan for our future, what to do with our pension, what to do with our savings. We have a clear plan now for our pensions and investments.

Mr and Mrs Joshi, Hertfordshire

I was saving for buy to let. Then I found Matthew and realised investing was something I could do now and would be less risky, less stressful and just as profitable.

S Johnson, London

I had 8 pensions from my career and I just didn't know where to start. I am very grateful that I now I have a clear plan and am very confident that I can afford my retirement no matter what happens.

D Gulleford

I hit 50 and realised I didn't have a plan. How much do I need? Should I invest in property or pension or what? This plan has given me a laser-like focus on what I need to do over the next 15 years and it's a huge relief.

J Saidman

Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.



Background

Background

Matthew qualified as a Financial Advisor at the London Institute of Banking and Finance.

He is a whole-of-market independent adviser with the Julian Harris Network, which means he has access to all available pension, investment and insurance products to find the right products for you.

Experience

Julian Harris Adviser Networks have been providing independent, whole of market authorisation, compliance, training and systems support since 1992.

Matthew's 20 years experience in business prior to offering financial advice to "every day consumers" gives him a unique insight into identifying quality investments and how anyone can invest successfully to build a fantastic future.

Quality Advice

Matthew is passionate about providing the same quality financial advice to every day consumers, as to the wealthy; he works with Defaqto to search over 16,500 funds, platforms and products available to UK investors and pensioners to identify suitable opportunities based on individuals personal risk profile.



Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.

[Click here to book
a no obligation call
and start your investing
journey today](#)



Quote “ISP22” to get £175 off any advice service you take up after the free call.

Matthew Tumbridge is an adviser with Julian Harris Financial Consultants, authorised & regulated by the Financial Conduct Authority. FCA Nos. 153566. Registered office: Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN.

The performance of your investments is subject to risk(s). Its performance may fluctuate based on movements in the market and economic condition(s). Capital at risk. Currency movements may also affect the value of investments. You may get back less than you originally invested. Past performance is not a reliable indicator of the future performance. Tax treatment is based on individual's unique circumstances. The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.