

Invest early for a brighter future for your kids!

The earlier, the better!

The key to securing a legacy of knowledge and empowerment for your beloved children is to start planning early. Well, considered investment decisions today can have an impact that lasts a lifetime. By investing regularly and consistently, you can secure the financial future of your children and empower them to achieve their dreams!

CB Wealth Newsletter

Positioning for Success



Welcome to the third edition of our Wealth Management Booklet. In this edition, we delve into the pivotal role wealth management plays in planning for education. From navigating the complexities of funding tuition to maximizing resources for educational goals, we provide insights to help you make informed decisions for a brighter future.

We explore how families can work together to align financial goals with educational aspirations. From fostering open communication to establishing priorities and leveraging resources effectively, we examine the dynamics that shape successful education planning within the context of wealth management.

If you know tuition bills are somewhere in your future, now is the time to start planning. A smart strategy now may offset the impact of future education expenses. You have a number of choices when it comes to setting money aside for higher education. With the right guidance, you may be successful in reducing the impact taxes can have on those funds as you work towards building your balance to eliminate the need for your children to avail student loans.

As you embark on this journey, it's essential to recognize that education is not only an investment in your child's future, but also a significant financial commitment. In this booklet we will explore how effective wealth management strategies can pave the way for your child's educational success, allowing you to navigate the landscape of education planning within the realm of wealth management, thus empowering you to make informed decisions that align with your family's aspirations.

Best Regards,

Marlena

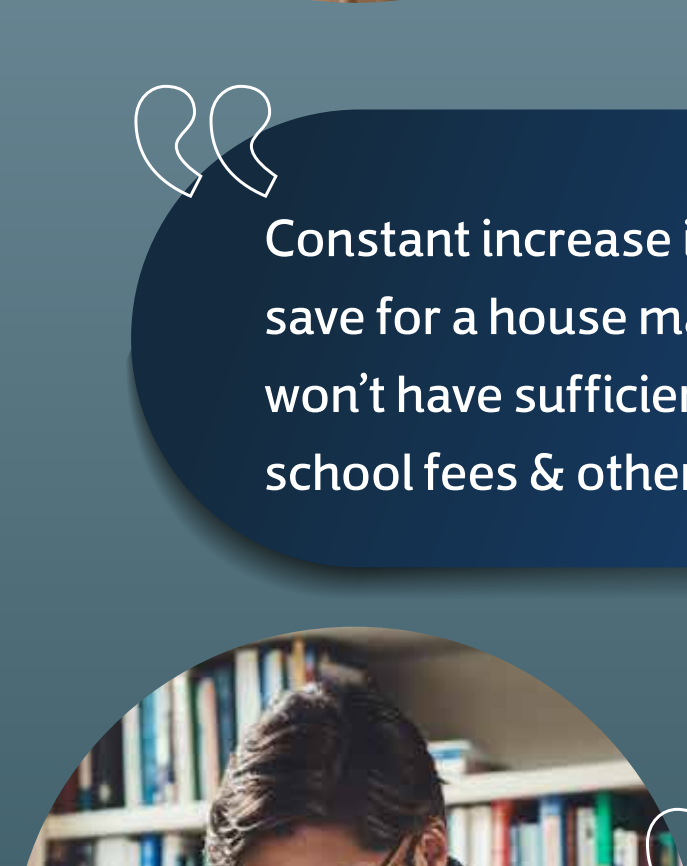


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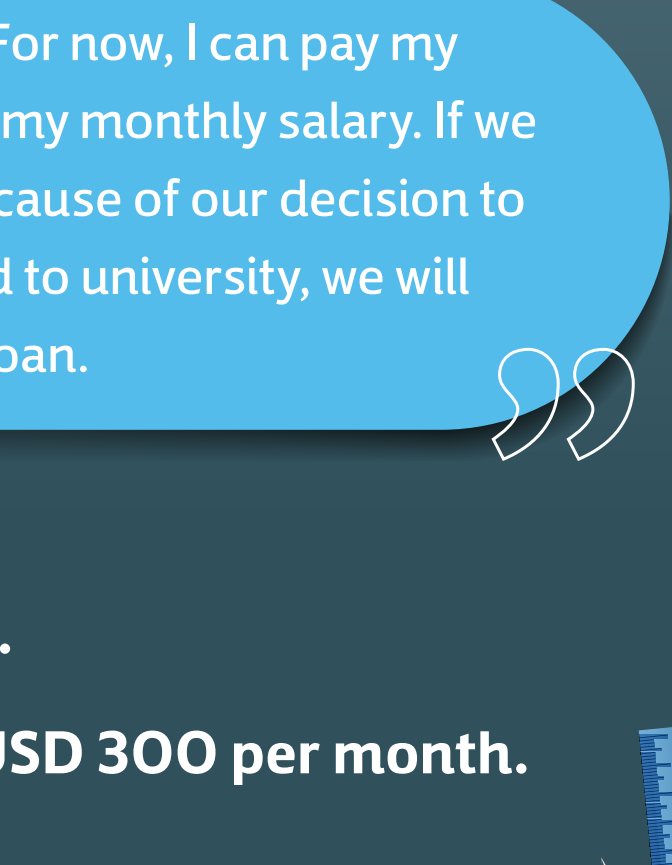
Parents' concerns about savings for education...



I can't afford to send my child overseas as I need to save for my retirement too. I am concerned about burdening my child with educational loans due to this.



Constant increase in prices & the need to save for a house makes me worried that I won't have sufficient savings for my child's school fees & other necessities.



I will just pay as I go. For now, I can pay my kids' education from my monthly salary. If we need to pay more because of our decision to sending them abroad to university, we will probably just take a loan.

But it is never too late....

You can start with a very basic amount of USD 300 per month.

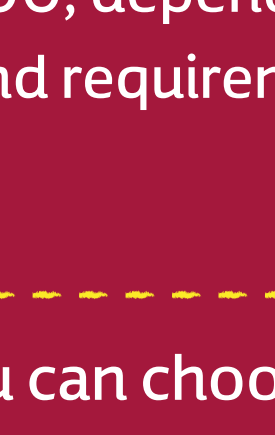
How? Check next page!



Small steps lead to giant leaps.

Take the first step with as little as USD 300 with Commercial Bank's International Investment Plan.

How do I start?



All you have to do is invest the initial amount into an International Investment Plan (IIP), which starts as low as USD 300, depending on the fund requirements*.



Monthly contributions start from a minimum of USD 300.

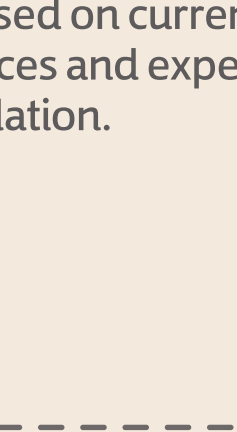


The allotted amount can be invested into Mutual Funds from globally recognized fund houses across geographies, themes and sectors.

You can choose to make your IIP monthly contributions by debiting your bank account through a Standing order. Thereafter, you can change your contributions, fund allocations, and redeem mutual funds at any time.

How to make a financial plan for long term education goals?

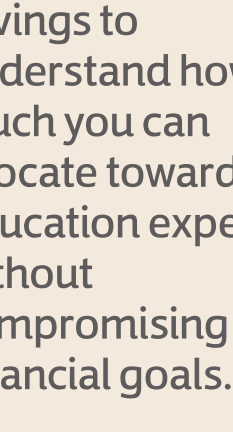
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Set Goals

Determine the type of education you want to fund (e.g., local vs. international college) and estimate the associated costs based on current prices and expected inflation.

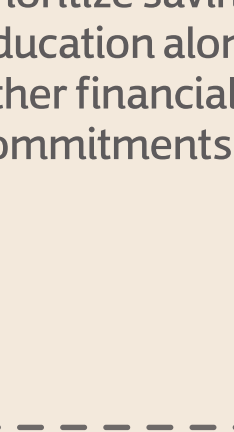
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Assess your Financial Situation

Evaluate your current income, expenses, and savings to understand how much you can allocate towards education expenses without compromising other financial goals.

3



Create a Budget

Develop a budget that includes regular contributions to an education fund. Prioritize saving for education alongside other financial commitments.

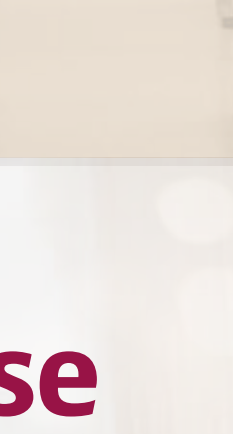
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Choose Suitable Investments

Select investment solutions that align with your time horizon, risk tolerance, and savings goals.

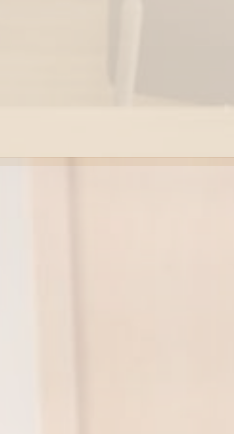
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Start Early & Contribute Regularly

Begin saving as soon as possible to benefit from the power of compounding. Make consistent contributions to your kid's education fund, even if they are small, to gradually build up savings over time.

6



Monitor & Adjust

Regularly review your education savings plan to track progress towards your goals. Adjust your contributions and investment strategy as needed based on changes in your financial situation or investment performance.

Education expense is not only tuition fees...



Cost of Education

Tuition fees

Living expenses

Travel expenses

Books

After school activities

Pocket Money

Tutoring

Others

When planning for your children's education, bear in mind that the expense is likely to surge in the forthcoming years due to inflation.

How can inflation impact long term financial plans for kids education?

Parents planning for their children's advanced education need to account for inflation's impact on tuition costs, savings growth & investment returns.

By considering inflation when setting savings goals and choosing investment strategies, parents can better prepare for the future cost of their children's education and ensure that they have sufficient funds available when needed.



Tuition Costs

Over time, inflation causes tuition fees to increase, making higher education more expensive. Parents need to anticipate and plan for these rising costs when saving for their children's education to ensure that they can afford the desired level of education when the time comes.

Savings Growth

Inflation diminishes the real value of savings earmarked for education expenses. Parents who do not actively invest their savings may find that their savings do not keep pace with inflation, resulting in a shortfall when it comes time to pay for their children's education.

Investment Returns

Inflation affects the returns on investments intended to fund children's education. Parents need to choose investment vehicles that have the potential to outpace inflation over the long term to ensure that their savings grow sufficiently to cover future education expenses.



How Does Wealth Management Planning Impact Your child's education?

In a world where uncertainty looms large, the desire to secure a stable future for our children remains a common aspiration for many parents. Ahmed, a 40-year-old father of two, shares his journey of financial concern and newfound hope through wealth management as he strives to pave the way for his children's education.

Ahmed, could you share with us the outcomes of your advisory process with the wealth manager?

After thorough discussions and analysis, the advisory process culminated in the creation of a tailored investment portfolio. This portfolio aligns well with my risk profile and long-term goals, particularly focusing on funding my children's education.

Could you provide some specifics about the portfolio that was recommended to you? How were your savings allocated within this plan?

The wealth manager proposed diverse portfolio of investments including Mutual Funds and Bonds that were selected in line with my risk appetite and financial goals.

The cornerstone of my investment strategy is a 15-year International Investment Plan which requires regular monthly contributions. This plan allows for consistent and steady growth over time while allowing me to benefit from dollar cost averaging.

And what about the remaining portion of your savings?

The wealth manager recommended diversifying my investments for optimal risk management. As such, 30% of my portfolio was allocated towards an A Rated Euro Bond. This bond offers a balance between stability and returns, providing a secure foundation for my investment portfolio.

It seems like a well-rounded approach. How do you feel about the recommended portfolio?

I'm quite pleased with it. The combination of the investment solutions provides a balanced mix of stability and growth potential. It gives me confidence knowing that my investments are working towards securing my children's future education while also adapting to market conditions.

It's reassuring to hear that you're satisfied with the plan. How do you envision these investments supporting your children's education over the years?

With the 15-year regular investment plan and diversified portfolio in place, I'm optimistic about accumulating the necessary funds for my children's education. Whether it's covering tuition fees, living expenses, or extracurricular activities, these investments offer a solid financial foundation that can grow over time and meet their evolving needs



As Ahmed embraces his recommended investment portfolio, he embarks on a journey of financial growth and security, driven by a steadfast commitment to his children's education. Through strategic planning and prudent decision-making, he sets the stage for a prosperous tomorrow, where his children's dreams can flourish without the burden of financial constraints.

Start your Wealth Management journey now, just call us on +974 4449 5552

Key Advantages of Active Investments



Potential for Higher Returns

1 Active investments offer the potential for higher returns compared to traditional savings or passive investment strategies. By strategically allocating funds into assets such as stocks, bonds, or mutual funds, investors can aim to capitalize on market opportunities and generate growth over time.



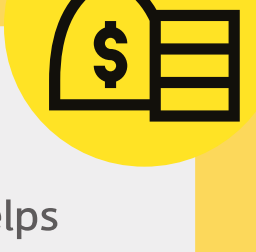
Combatting Inflation

2 Inflation erodes the purchasing power of money over time. Active investments can help combat inflation by generating returns that outpace the rate of inflation, preserving the real value of wealth and ensuring that long-term financial goals are met.



Diversification

3 Diversifying investments across different asset classes helps spread risk and minimize the impact of market volatility. By diversifying, investors can achieve a balance between potential returns and risk exposure, enhancing the stability of their investment portfolio over the long term.



Capitalizing on Compounding Returns

4 Active investments allow investors to benefit from the power of compounding returns. Reinvesting earnings and gains back into the investment portfolio can accelerate wealth accumulation over time, as returns generate additional returns, leading to exponential growth in the long run.



Flexibility and Adaptability

5 Active investment strategies provide flexibility to adjust portfolio allocations based on changing market conditions, economic outlooks, and personal financial goals. This adaptability allows investors to capitalize on emerging opportunities and navigate challenges effectively, optimizing their chances of achieving long-term success.



Contact a Wealth Advisor

With CB you can learn much more!

Would you like to have an in-depth discussion to review your financial goals and growth potential? Allow us to partner with you on your investment journey. Please write to us at wealthadvisory@cbq.qa for an exclusive opportunity to benefit from a tailor-made Wealth Management experience.