

13.6: Introduction- Investment Strategy

Once you have developed your investment policy statement and have determined your goals, risk tolerance, and constraints, it is time to choose a strategy and to act. Whether you entrust a professional advisor or you do it yourself—or both—depends on your confidence, knowledge, and the time and effort that you want to devote to your decisions. As is true of any personal finance decision, the ultimate responsibility for and consequences of your decisions are yours alone. Whatever you decide, the more you know about the practice of investment, the better an investor you will be.

There are four broad areas to take into account:

1. How to find and evaluate the information you need.
2. The agents and fees involved in securities trading.
3. The ethical standards and regulatory requirements of the securities industry.
4. The special considerations of investing internationally.

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