

THE CAPPUCCINO FACTOR

TURN £13 PER WEEK - OR JUST £1.67 PER DAY INTO A MILLION

AS PRESENTED BY GILL FIELDING



THE CAPPUCCINO GUIDE

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▶ THE CAPPUCCINO FACTOR

We may not all be aware of how much we spend on coffee (or other incidentals) each month. Research tells us that it is likely to be about £100 per month which is spent – or perhaps we should say ‘wasted’ on just buying coffee.

We also know that the average person in the UK spends £13 per week on the lottery and lottery scratch cards and games of chance. They do that with a one in 14 million chance of being wealthy – *but there is a better way!*

BY INVESTING YOUR MONEY, YOU COULD HAVE A 100% CHANCE OF BEING WEALTHY IN YOUR LIFETIME.

It is an absolute truth that if we just invested a little of this money wasted on incidentals we could make a significant difference to our financial lives over time, and we may even be able to make ourselves *financially free* with it.

SO HOW DOES THAT WORK THEN?

We will go through the method needed to turn £13 per week – or just £1.67 per day into a million or so.

All you need to do is to save £1.67 per day for your working life (for us that means from the ages of 18 to 65) into an investment fund which produces 11.7% return (or 12% just to make it simpler), and you will end up with:

£1,225,514..... and 31p!

I have used 11.7% because that is the return generated by the FTSE, on average over the last few decades and so it is achievable over time.

Of course, if you want to end with £2.5 million you save two lots of £1.67 – that’s £3.34. If you want to do it in half the time, then again save twice the money – £3.34.

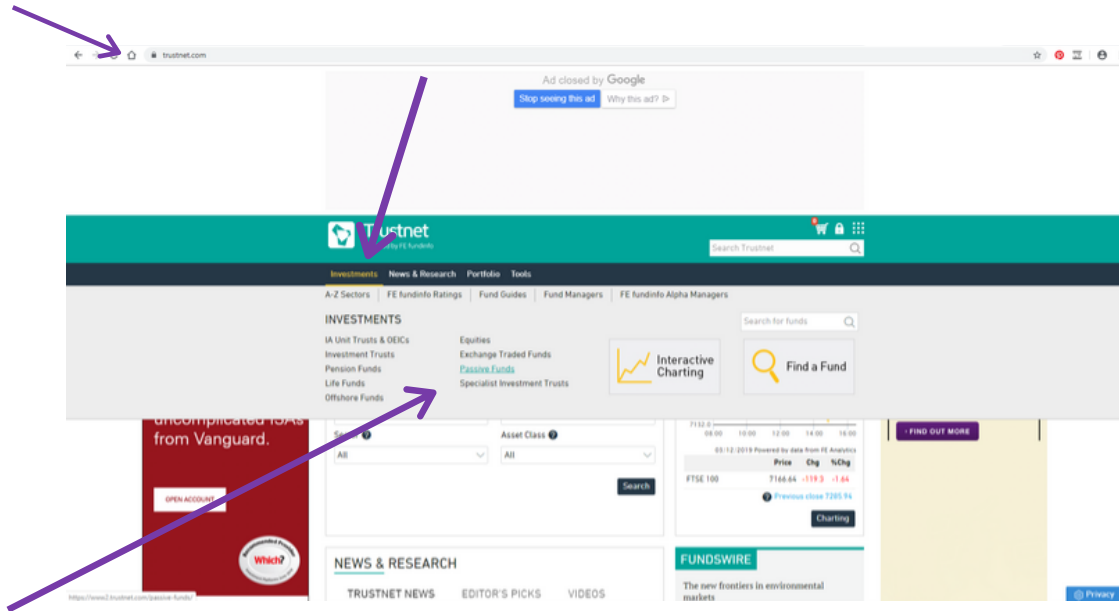
You decide what you want and when you want it and then take the right action to make sure that you get the right result.

SO HERE GOES!

Grab a coffee! and take a look over the page...

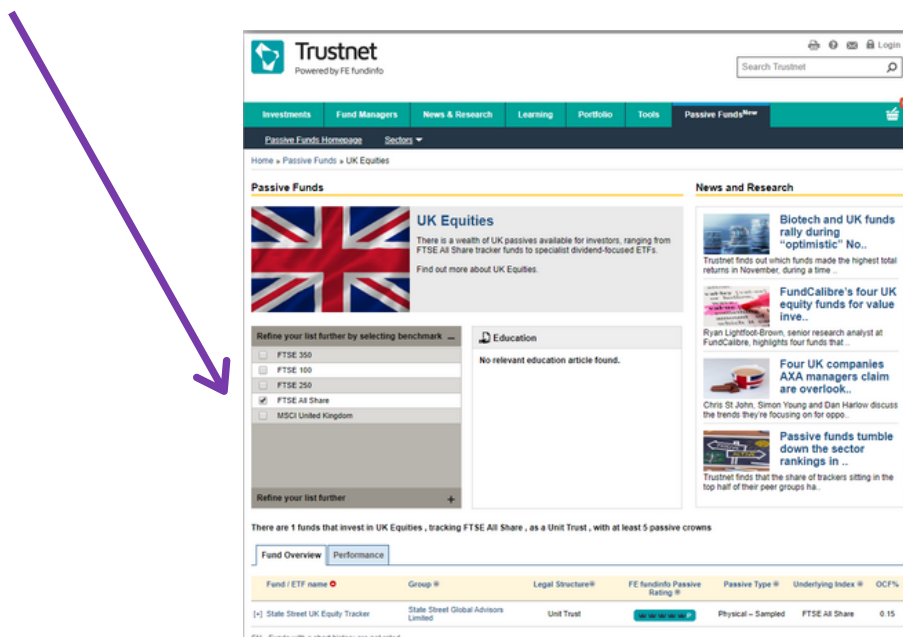
HOW TO INVEST

1 Go to www.trustnet.com and select 'Investments'



2 Then select 'Passive Funds' then 'UK Equities' and in the grey 'Refine your list by selecting benchmark' box (left hand side) select 'FTSE All Share'.

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Passive Funds

UK Equities

There is a wealth of UK passives available for investors, ranging from FTSE All Share tracker funds to specialist dividend-focused ETFs. Find out more about UK Equities.

Refine your list further by selecting benchmark

- FTSE 350
- FTSE 100
- FTSE 250
- FTSE All Share
- MSCI United Kingdom

Refine your list further

There are 1 funds that invest in UK Equities , tracking FTSE All Share , as a Unit Trust , with at least 5 passive crowns

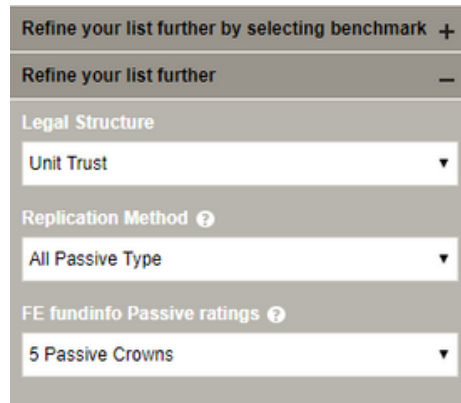
Fund Overview Performance

Fund / ETF name	Group	Legal Structure	FE fundinfo Passive Rating	Passive Type	Underlying Index	OCF%
(H) State Street UK Equity Tracker	State Street Global Advisors Limited	Unit Trust	★★★★★	Physical - Sampled	FTSE All Share	0.15

SH - Funds with a short history are not rated

HOW TO INVEST

- 4 Expand that box further by clicking 'Refine your list further' just below and select 'Unit Trusts' in the 'Legal Structure' dropdown menu. Then in the bottom dropdown select '5 Passive Crowns'. The more the crowns the more closely they follow the index.



- 5 Look at the far-right column of the chart: that says OCF (ongoing charges figure) which is the annual management fee plus any ongoing charges: this should be 1% or less.

Fund Overview		Performance				
Fund / ETF name	Group	Legal Structure	FE fundinfo Passive Rating	Passive Type	Underlying Index	OCF%

- 6 In the performance tab of the chart it shows RiskScore (the higher the score the lower the risk, this should be over 90 at least) and tracking figures (0 means it is tracking the market exactly, this should be close to 0 or higher).

- 7 Either pick a fund based on their fees (step 5), tracking or risk (step 6) or both.

- 8 Make sure that the fund you have chosen offers accumulation units (fund name will include 'Acc') or one where you can reinvest the dividends as you go - as all the money needs to be compounded (you may need to contact the fund manager or check their website to find this).

- 9 Look at the left column of the chart this is the fund name, click this to view the contact details of the manager and their website: check the fund reinvests dividends and allows small amounts of money to be invested monthly.

If they do then get an application form from them, set up a fund with them and ...

▶ HOW TO INVEST

PLEASE NOTE: Good high performing funds can be found anywhere, from investment advisers to banks, but for our strategy to work any fund you find must adhere to our three criteria:

- They track a major index: this will give us the steady returns large stock markets attain.
- They allow small regular deposits: this will let us invest our cappuccino money.
- They reinvest dividends: this will compound our money."

Start saving for your financial future **TODAY!**
The sooner you start the more you will have
when you come to retire.

With health, wealth and happiness.

