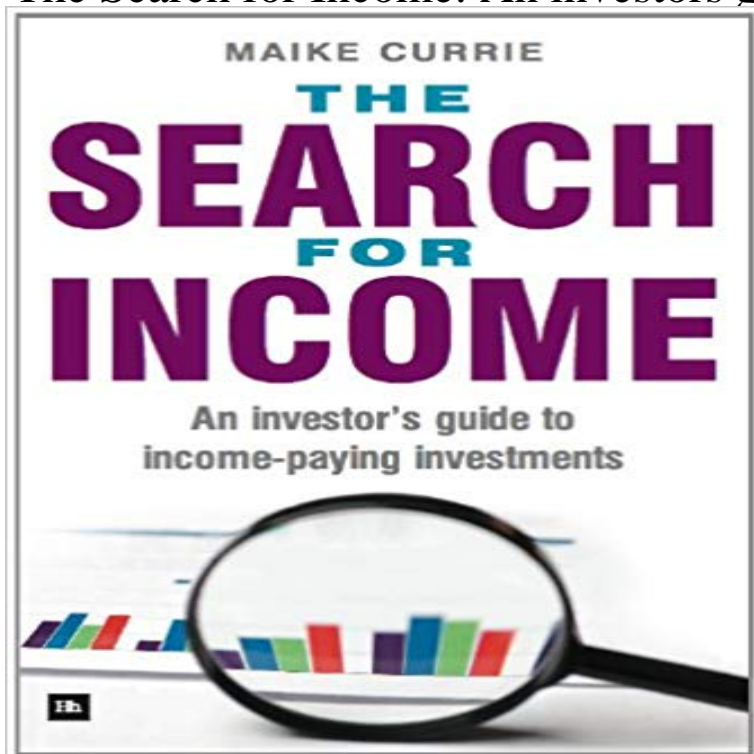


The Search for Income: An investors guide to income-paying investments



One of the major pursuits for investors is the search for income. This ongoing search can be more difficult at some times than at others. For example, when interest rates are low and when companies cut dividends, traditional income sources come under pressure. However, the fundamentals of income investing remain in all economic conditions. These fundamentals can be learned and applied by investors, thus improving their chances of finding and securing income. This guide begins by covering the basics, providing you with an essential platform for effective income investing by giving detailed explanations of the concepts of interest rates, inflation and yield. The focus then moves on to the investment assets themselves: cash, fixed interest, equities, funds including ETFs, property, infrastructure and timber. For each there is a careful explanation of its traditional income performance, how income is paid and how investors can use the asset in question as part of a broader income-generating portfolio. Attention is also given to the risks involved when investing in each type of asset. In the final part of the book, the focus falls on asset allocation and portfolio construction; how investments from various asset classes can be bought and held together to create a successful and balanced income portfolio. This includes ideas on how to set up and manage a portfolio along with example model portfolios for different risk appetites and age groups. The issues of securing an income from your pension in retirement and shielding your investment income from falling prey to more tax than is necessary are also covered. If you are in search of income this thorough and accessible book, written by experienced personal finance journalist Maïke Currie, will prove to be an indispensable guide.

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