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KYRON FINSERV'S

HORIZON

MONTHLY NEWSLETTER EDITION

Are You Really Saving Money Through DIY Investing?

Dear Readers,

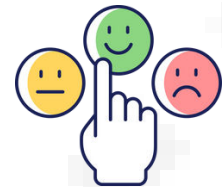
Almost every other day, I hear a lot of discussions around DIY investing and how it is better than hiring an expert. In this month's issue, we will look into DIY investing and if it is worth it. DIY investing often appears attractive, offering the freedom to control investments and avoid fees whether it is in terms of fees or slightly lower expense ratio. But are you aware of the hidden costs it can bring? Here are the key reasons why partnering with a financial expert can actually save you more:



Emotional Decisions

Market fluctuations can tempt even the most disciplined investors to act impulsively. A financial expert helps keep your decisions rational and goal-oriented.

Emotional investing can lead to panic-selling, trend-chasing, and prolonged losses, hindering long-term portfolio growth.



Time Commitment



Managing your own investments demands constant learning and market monitoring. Do you have the time to:

- Keep up with financial news?
- Regularly analyze individual stocks and funds?
- Adjust your portfolio to market conditions and personal goals?



The Knowledge Gap

Investing involves complexities beyond basics. Considerations like asset allocation, tax implications, and rebalancing require deep knowledge.

Limited knowledge can result in costly mistakes, including tax inefficiencies and imbalanced risk.



Missed Opportunities:

Financial experts are privy to new products, tax-saving strategies, and market shifts that DIY investors might overlook.

Missed opportunities can mean the difference between average returns and true wealth accumulation.



DIY platforms may appear free but there are no free lunches in this world. You might be showed limited fund options or product promotions.

You might be tempted to buy plans without understanding if it aligns with your goals.

Hidden Fees



Conclusion

DIY investing can seem less expensive, but these hidden costs often outweigh the benefits.

For a deeper look at why working with an expert can optimize your financial outcomes, read the full article here

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