



In touch with savings



JILLIAN Manly (pictured with daughter Sophie) is the founder of Min-i-Mags, a business that combines catalogues and mobile applications. She says her investment goals vary between capital growth and keeping “enough cash coming in to not go backwards”.

What was your first investment and how did it go?

My parents used to put away the old child endowment money for me in a term deposit. I used it to buy my first car and continued saving with term deposits. Eventually I used this money to buy my first home.

What is your favourite type of investment and why?

A bit of everything, provided the funds are not too small and

get chewed up in fees. I like super, managed funds and shares if I have time to develop conviction about certain stocks.

What is the best investment advice you have received?

From an early age I had the old pocket money trick: Spend some, save some, spend some, save some, which was great training for a little kid. Back then it was 5¢ in the jar, spend 5¢ on a couple of lollies.

How do you approach investment risk?

Develop conviction on stocks before jumping in or out.

What has been your best-performing investment?

They come and go, but nothing has been write-home-about brilliant. I do like investing in myself and so I’m hoping Min-i-Mags will be the best I’ve had so far.

And the worst?

Telstra opportunities weren’t great for me and I probably should have paid closer attention. Enough said about that.

How would you invest \$25,000 if you were given it tomorrow?

As an investment, some on the mortgage just because that’s my habit and some on the business to pump it up a bit.

How do you feel about managed funds?

As part of a portfolio, for investing overseas, or gradually adding to over time, I think they are very good, especially for younger investors.

How do you feel about life and disability insurance?

Have enough to look after the family in the event of something happening. I’m not certain the amount that insurance brokers tell you that you need to have is always correct.

What’s the most extravagant purchase you have made?

My engagement ring literally fell to pieces when it was being cleaned. I thought it was a good opportunity to upgrade the ring. I used a diamond merchant, which saved me money, but it was still a little extravagant. I love it, though.





In touch with need for growth

YOUR INVESTMENTS AUSSIES SHARE THEIR FINANCIAL STORIES

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Picture: Glenn Barnes