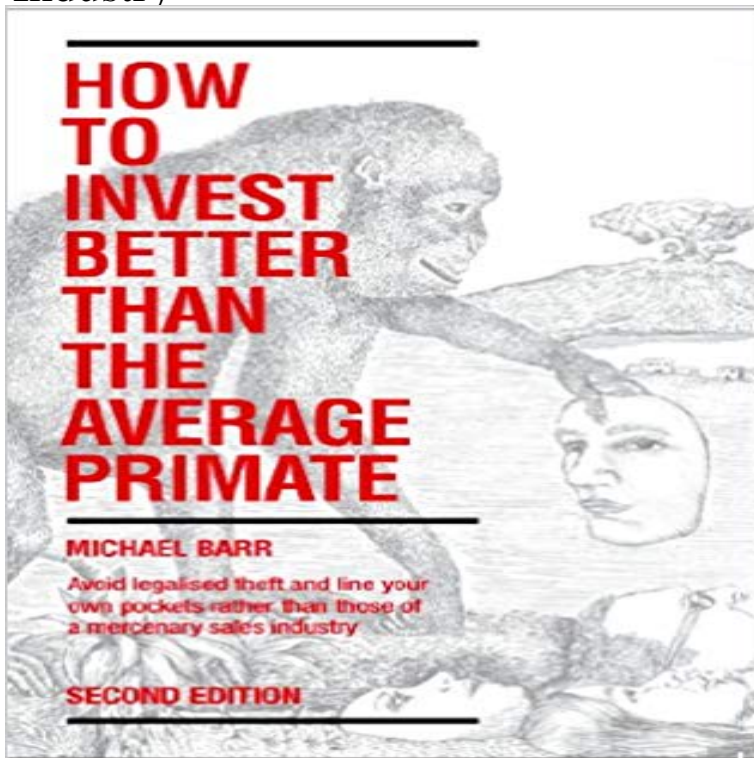


How to Invest Better Than the Average Primate: Avoid Legalised Theft and Line Your Own Pockets Rather Than Those of a Mercenary Sales Industry



An entertaining read to show you how to build your own successful investment portfolio and avoid legalised theft. The title of this book was inspired by a controlled experiment, in which chimpanzees made random investment selections by throwing darts at the Wall Street Journal. Their selections outperformed those made by the majority of professional fund managers. The thought of a chimp successfully moonlighting as a fund manager, whilst mildly amusing, also serves to expose the shortcomings of the fund management industry. Why you should read this book. The regulation of independent financial advice has increased and the effect has been to restrict the availability of professional financial advice to the relatively wealthy. Meanwhile, the rest of us face the mercenary sales tactics used by banks, insurance companies and independent financial sales. This book will help you to understand how to build your own very simple but effective investment portfolio in a way not possible in the UK until recent times. You will learn: * how to invest with the odds in your favour * how to avoid making costly mistakes * what really matters when investing * how to review what you are doing already * how to get back on track * If you prefer to work with an adviser, you will learn how a good professional works. If you prefer to work with an adviser, you will learn how to recognise an ethical professional and you will never again be misled by a financial salesperson, or reply to an advertisement for a bad investment. Do not worry if you have no previous knowledge of investing. I will assume that you have no prior knowledge other than what you may have read in newspapers, or heard in conversations with friends, family and colleagues. Each chapter of the book presents a simple message. Detailed information for the more inquisitive investor can be found in the

appendix. This book will give you the knowledge to take control of your investments, and to cut your investment costs by three-quarters. If you do not have the time or inclination to run your own portfolio, or your affairs are complicated, you will learn what questions to ask when selecting a good adviser. About the Author Michael Barr has spent his entire career in financial services. During this time he has established a strong reputation for integrity and professionalism. He was the first in his profession in the North West to be awarded the Fellowship of the Personal Finance Society - the highest qualification possible. He is a Chartered Financial Planner, Certified Financial Planner and a Fellow of the Chartered Insurance Institute (Pensions), which is a rare achievement in the industry. He also holds the Advanced Pension qualification, G60, and the Investment Management Certificate. He is a past winner of the `Personal Financial Planner of the year award and a host of other national awards. His clients have not always been aware of these as they judge him more on his ability to provide insightful advice on wealth management, pensions, and tax planning. Michael is married with two adult sons and he leads an active life. Michael Barr established Michael Barr and Co in 1982. He has built a strong reputation for integrity and professionalism. His qualifications demonstrate an impressive level of commitment. He is the first in his profession in the North West to be awarded a Fellowship of the Personal Finance Society - the highest qualification possible. He is a Certified Financial Planner and a Chartered Financial Planner, a rare achievement in the industry. He is also a Fellow of the Chartered Insurance Institute (Pensions) and holds the Advanced Pension qualification, G60. In addition, Michael received the `Personal Financial Planner of the year award and a host of other national awards. Michael specialises in Investment and pension wealth management - passive asset management, designing the best investment portfolios to

achieve lifetime goals and efficient tax planning.

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