

1 BUY STOCKS YOURSELF.

Do it yourself! Go with your instincts, backed by your convictions and views of the world.

Examples: DeGiro, Davy Select, Cantor Fitzgerald



PROs

CHEAP AND ACCESSIBLE

Online operators have made DIY investing so much easier. You can also go for the traditional telephone option, but it's a bit more expensive.

TAXATION

Capital gains tax of 33% only applies when you sell.

CONs

CONCENTRATION RISK

Holding 3 to 12 stocks is much riskier than being invested in a broad-based fund or index.

HIGH MAINTENANCE

Unless you follow markets closely, this can cost you. Even with the best intentions, life gets in the way.