

# Top five tips when buying shares

**1. Don't invest more than you can afford to lose**

Even the biggest, longest established companies can occasionally fall on tough times or, worse, go bust.

**2. Be prepared to be patient**

When buying shares you should look to invest for at least three years, so don't invest money that you might need in a couple of months to pay for a holiday, for example.

**3. Beware of 'cold-callers'**

These days, unfortunately, there are a number of disreputable organisations looking to con you out of your hard-earned cash. Don't be tempted by their promises of hot tips and easy potential profits!

**4. Keep your share certificates safe**

A missing share certificate can cost you the opportunity of selling when you want to and, worst of all, replacing them is expensive and time consuming. Consider opening a nominee custody account via your broker instead!

**5. Most importantly, take advice!**

Owning shares may not even be appropriate for you given your circumstances; 'gilts' or unit trusts might be a better bet. Get some input from a qualified, independent stockbroker first.

Cave & Sons are Authorised and Regulated by the Financial Services Authority.  
Registered Office: Cave & Sons Ltd, Lockgates House, Rushmills, Northampton, NN4 7YB