



Investing Made Easy

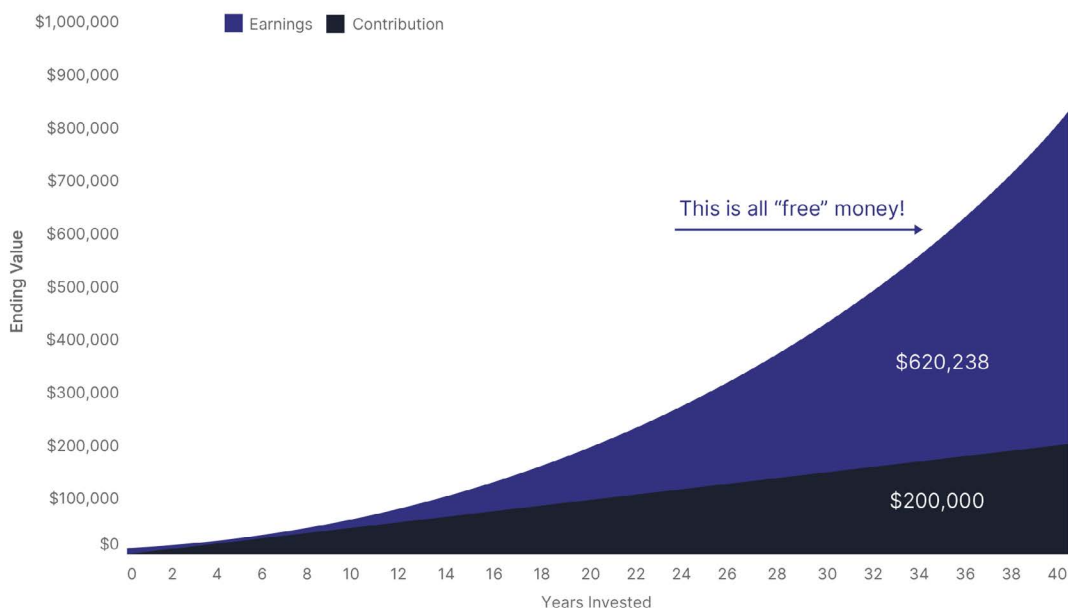
Just getting started with investing? We break down basic terms and must-know concepts for first-time investors.

So, you're ready to start growing your money but not sure where to begin. You're not alone. Investing can sound complicated and overwhelming, but it doesn't have to be. In fact, the earlier you start, the easier it is to build real wealth over time. This quick guide will walk you through the basics, break down confusing terms, and show you how Astra can help you take your first steps with confidence.

What is investing, anyway?

Investing means putting your money to work so it grows over time. Instead of stashing your cash under a mattress, you can buy stocks, bonds, and mutual funds, which grow at a higher rate than a simple savings account. Investing involves some risk, but it can grow your money way faster.

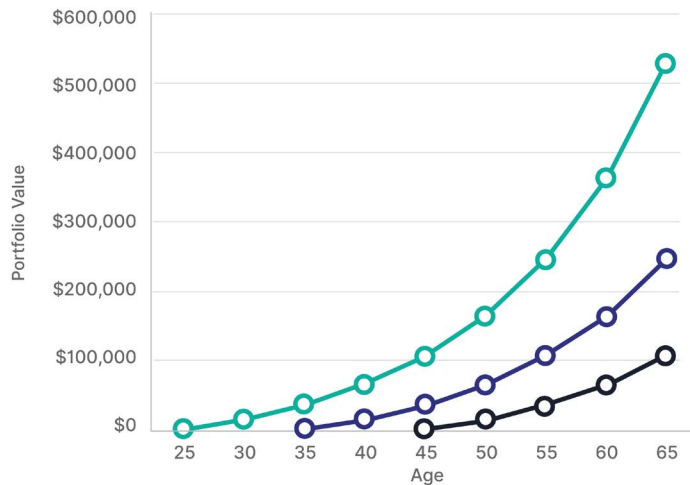
The power of compounding - Investment earnings can help your savings grow



Why start now?

When you're just starting out, time is your secret weapon. Thanks to compound growth, the money you invest today has more time to grow.

Start early, earn more!



Jack invests \$200 per month starting at age 25. He contributes a total of \$96,000.

Jill invests \$200 per month starting at age 35. She contributes a total of \$72,000.

Joey invests \$200 per month starting at age 45. She contributes a total of \$48,000.

Source: <https://www.macrotrends.net/1319/dow-jones-100-year-historical-chart>

Speak the language

A **Bull Market** is when prices are rising and the economy is strong. When your stocks are high, it's a good time to sell.

A **Bear Market** is when the stock indices fall and stay down, indicating a weak economy. When your stocks are low, it's a good time to invest in more.

Isn't investing risky?

Yes, investing comes with risk. The market goes up and down, but historically it grows over time. And when you invest when the market is down, you can win big when it goes back up.

Risk isn't all bad. The higher the risk of an investment, the more you stand to gain or lose on it. When the investment is low risk, you stand to gain or lose less. Working with an advisor can ensure your financial plan meets your risk tolerance.

100 years of the stock market



Source: <https://www.macrotrends.net/1319/dow-jones-100-year-historical-chart>

Pro tip: Don't try to time the market. Instead, invest regularly over time. It's called dollar-cost averaging, and it's one of the smartest ways to build wealth.

What can you invest in?

Stocks:

Tiny slices of a company.

Bonds:

You lend money and earn interest. Generally seen as a low-risk investment.

Mutual Funds/ETFs:

Bundles of investments.

Your investments might live in a retirement account: Like 401(k)s and IRAs. They're great for long-term goals, and usually come with tax advantages.

Pro Tip: Think about what you're investing for: buying a house, retiring early, traveling the world, etc. Having goals can help you choose the right investments.

Get started today

The most important takeaway: get started now! Commit to saving a small amount every month and you can increase it as your salary rises.

Pro Tip: Before you start investing, it's smart to build an emergency fund. Most investment accounts take a few days to access the funds, and withdrawing funds from a retirement account early can bring tax penalties.

We have an app for that

Our STARs app makes starting your investing journey even easier. Download it today.



Astra has your back

We're here to help you build a confident financial future.

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Generally, among asset classes, stocks are more volatile than bonds or short-term instruments. Government bonds and corporate bonds have more moderate short-term price fluctuations than stocks, but provide lower potential long-term returns. U.S. Treasury Bills maintain a stable value if held to maturity, but returns are generally only slightly above the inflation rate.

The information provided is for educational and informational purposes only and does not constitute investment advice and it should not be relied on as such. It should not be considered a solicitation to buy or an offer to sell a security. It does not take into account any investor's particular investment objectives, strategies, tax status or investment horizon. You should consult your attorney or tax advisor.

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All investments include a risk of loss that clients should be prepared to bear. The principal risks of Astra Wealth Management strategies are