The Quick Guide to Easy Investing

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Introduction

This is a really quick guide to give you a reasonable understanding of index investing, in less than half an hour.

I'm an active stock market investor, buying and selling shares in individual companies and I've written a guide on investing in individual shares. The majority of friends, family and work colleagues who've read my guide on buying shares, don't feel confident enough to go ahead. The usual reasons are not having enough time and not having enough money. This is what has prompted me to write this guide, to help more people benefit from investing in the stock market, by showing them an easy way.

This guide is designed to give the investing novice an insight into how easy it is to invest in the stock market. People often think that they would need large amounts of cash, extensive knowledge and that it will take considerable effort. In fact, it is remarkably easy to invest in the stock market and you can invest with as little as £25 per month.

This guide concentrates on a popular investing strategy known as index investing. It is not aimed at people who want to buy shares in individual companies or play a highly active role in choosing what to invest in. The strategy simply involves investing in a fund that tracks the performance of the whole world stock markets. Many experienced and successful active investors agree that this is the best strategy anyway. Approximately 85% of active investors fail to beat the market index. By diversifying your investment across well over a thousand companies situated all over the world, you massively reduce your risk compared to investing in a few individual companies. Even as an active investor, I've always held passive funds alongside individual shares and the percentage of passive has increased as I get older.

To keep the figures simple, I've ignored inflation in all examples. Obviously, a pound won't go as far in 30 years' time as it does today, but the numbers are much easier to understand without inflation added. In reality that means that your investments would need to increase in line with inflation so that you have the equivalent spending value in the future.

Warnings

All forms of investment carry a degree of risk and it is important that you fully understand the risks involved.

The value of investments can go down as well as up so you may get back less money than you originally invested.

Past performance is not a reliable indicator of future performance.

Never invest money that you cannot afford to lose and never use borrowed money to invest.

Investing in the stock market should always be considered a long-term strategy, absolute minimum 5 years.

The information contained in this guide should be taken as one individuals' suggestion rather than qualified financial advice.

It is strongly recommended that you do your own research on all aspects of investing.

Why Invest?

Historically the stock market has offered much better returns than savings accounts over the long term. As a very rough guide, you could realistically expect at least 5% per year on average. It's always better to use a modest percentage when planning, rather an ambitious one.

Let's assume that you have £100 per month to put into a savings account or invest in the stock market. As you can see from the tables below, the difference over time is staggering.

Savings Account

10 Years	20 Years	30 Years
£13,271	£29,479	£49,272

(Above figures calculated on an optimistic 2% interest rate)

Stock Market

10 Years	20 Years	30 Years
£15,528	£41,103	£83,225
17.01% higher	39.43% higher	68.91% higher

(Above figures calculated on 5% gain per year on average)

Even as little as £25 per month over 30 years (£9,000 total) could grow to £20,806 if you invested it into the stock market (£11,806 profit).

Obviously, these figures are not guaranteed but they are entirely realistic. There will be good years and bad years though, which is why it has to be considered a long-term strategy.

If you look at the performance of the world stock markets over the last 15 years', it's easier to understand just how much the growth can vary year to year.

MSCI World Index

Year	Performance
2006	+20.65%
2007	+9.57%
2008	-40.33%
2009	+30.79%
2010	+12.34%
2011	-5.02%
2012	+16.54%
2013	+27.37%
2014	+5.50%
2015	-0.32%
2016	+8.15%
2017	+23.07%
2018	-8.20%
2019	+28.40%
2020	+16.50%

Over the last 10 years the average growth per year was +11.20%.

Over the last 10 years the annualised return was 10.48%.

Over the last 10 years the total growth was +170.99%.

£100 invested in 2011 would have grown to £270.99 at the end of 2020.

Index Investing

Index investing is a passive investment strategy that doesn't require extensive research or knowledge of the stock market. In simple terms, it involves investing in the entire index of companies instead of trying to pick individual companies.

Take banks for example, imagine you bought shares in Barclays. You are now entirely dependent on that one company doing well. If they have a bad year and their shares drop in value 20%, you're down 20%. You could split your investment between Barclays and HSBC to reduce that risk slightly. Or you could split it even further, adding Lloyds, Metro and Santander to your portfolio. Now if Barclays goes down 20% it would only affect your portfolio of shares by 4% or more likely it wouldn't affect it at all because one or all of the others would have benefited from Barclays weakness. Diversification is absolutely key to risk management.

An index is simply a list of a particular group of companies. The one you are most likely to have heard of is the FTSE 100. The FTSE 100 is simply an index of the 100 largest companies listed on the London Stock Exchange. The FTSE 100 includes companies like BP, HSBC, Next, Shell, Tesco, and Vodafone, big household names. There are many indexes available, covering different countries, regions, industries, commodities, bonds etc.

Instead of trying to pick the best companies from the FTSE 100, which would require researching all of them, index investing includes all of them. Some will do well, some not so well, but overall the market is expected to grow. So, buying the FTSE 100 index would require 99% less effort and carry much lower risk than investing in one or two companies.

The FTSE 100 is a great investment, but you can dilute risk even further by spreading your investment across even more companies. You could invest in the whole UK stock market but even that is focused on just one country, just one currency etc. The world index offers the ultimate diversification and spreads risk as far as possible.

Essentially that means having a little piece of every listed company in every sector and in every country. This also means that it naturally covers all of

the other aspects like commodities and currencies because the fund will include the companies that deal in these. By diversifying across all of these companies in different industries and different countries and currencies, you reduce your risk as much as possible. If one company, industry or country is suffering, any loss will hopefully be offset by something else doing well. The strategy has proven successful for a very long time.

World Index Tracker

A world index tracker is a fund created by a financial institution, that will replicate the performance of the world stock markets. To keep costs down, it won’t hold shares in every single company, but it will hold a fair representation, usually somewhere between 1,500 and 3,000 companies. The shares are correctly weighted by the company size, so a huge company that represents 1% of the total market will be represented as 1% of the fund. A company 10 times smaller will only be 0.1% in the fund. Fund managers will continually rebalance the shares to maintain the correct percentages. These are passive funds, meaning that the fund manager isn’t trying to pick the best companies, they are simply holding all of the companies in the correct percentages. Obviously, providers charge for operating a fund but passive funds are much cheaper than active funds. The charge is deducted from the profits not actually paid by you, but you still need to consider how much a fund is charging. The world index is heavily weighted towards the USA because that is by far the largest part of the world stock markets, approximately 60%. The UK is approximately 6% of the world stock markets by comparison.

There are two main variables when choosing world index trackers, the fund type (Mutual Fund or ETF) and the way the fund handles its dividend income (Accumulation or Income).

Mutual Fund or Exchange Traded Fund (ETF)?
From an investors perspective, the decision should be made based on the costs you’ll incur for the way you want to invest because they are bought and sold slightly differently and the stockbrokers holding cost can vary.

Mutual Fund	ETF
The buy price and the sell price are exactly the same	There is a difference between the buy price and the sell price (approximately 0.1%) known as the spread. This is similar to what you would see on currency when you buy your holiday money
Trades only occur once a day, you place orders first thing in the morning, there is a valuation point (usually 12pm) and all orders are processed at that price	Trades occur all day long, you can place a buy or sell order instantly
You chose a monetary amount to invest	You chose how many shares you would like to buy
There are no purchasing fees	You have to pay purchasing fees
There is an ongoing 0.45% platform fee with no capped limit	There is an ongoing 0.45% platform fee in the ISA & SIPP only, but it is capped unlike the Mutual Fund fees

Accumulation or Income?

The fund holds shares in companies and some of those companies pay shareholders a dividend. A dividend is essentially a share of the profits a company has made. You can choose a fund that reinvests that dividend back into the or a fund that pays that dividend out to you.

Accumulating funds will grow in value quicker because the dividend is reinvested.

Income funds will grow in value slightly slower, but you will get a regular cash payment of the dividends.

What's right for you will depend on your goal but as a general rule, accumulating funds are better while you're building your pot and then you may wish to switch to income when you're older if you're looking for an income in retirement for example.

You can find accumulation and income funds in both Mutual Fund and ETF, so it doesn't restrict your fund type choice.

Stockbrokers

To invest in a world index tracker, you're going to need an account with a stockbroker. There are specialist stockbrokers and some banks have stockbroking services. My personal preference is Hargreaves Lansdown who are the largest specialist stockbroker in the UK. For the purpose of cost illustrations, I will use Hargreaves Lansdown in all examples, but you can certainly choose your own stockbroker. Adding even one other stockbroker comparison would make the guide much more complicated. Having the Hargreaves Lansdown fees clearly broken down for you though, will help you to compare them against any other stockbroker. In the next three sections I'll explain the different account types, the fees and the benefits of the different account types. The account type that's best for you will depend on how much you want to invest and for what final purpose. It takes approximately 5 minutes to open an account with a stockbroker.

You can visit the Hargreaves Lansdown website at https://www.hl.co.uk

Other Popular Stockbrokers
A J Bell https://www.youinvest.co.uk
Fidelity https://www.fidelity.co.uk
IG https://www.ig.com/uk/investments/homepage
Interactive Investor https://www.ii.co.uk
IWeb https://www.iweb-sharedealing.co.uk
Trading 212 https://www.trading212.com

Which Type of Account?

Deciding whether a Fund & Share, ISA or SIPP is best for you will depend on your personal situation and goal. There are way too many variables for me to give you a definitive answer, but I'll give some examples of suitability.

One important thing to know is that you're not restricted to having just one account. There is nothing to stop you having all of them if you want. There are also variations to consider, Lifetime ISA, Junior ISA and Junior SIPP.

Age is a big contributor to the decision, if you're 18 years old it probably wouldn't make sense to put everything into your SIPP because you'll probably have other big financial milestones before retirement like buying a house for example. That doesn't mean you shouldn't have a SIPP; it just means that you might split your investments between a SIPP and an ISA for example.

Fund & Share Account
Suitable for general purposes, up to a total of approximately £10,000. Beyond that you're probably better having an ISA. There's nothing to stop you starting with a Fund & Share Account and then transferring into an ISA or SIPP at a later date. Fund & Share Accounts can also be handy if you're lucky enough to have spare cash after you've filled your ISA or SIPP limits for the year.

ISA
Suitable for general purposes and alongside a SIPP to create a retirement income. There's nothing to stop you transferring into a SIPP at a later date.

SIPP
Suitable for creating a retirement income. Please note that once invested, you cannot access your money until you retire.

The following two variations are not covered separately in this quick guide, but the same general principles apply. All of them require further research before you could decide if they are right for you.

Lifetime ISA
Suitable for building a deposit to buy a property. Invest up to £4,000 per year and get 25% added by the government, up to £1,000 per year. (Figures based on 2019/2020 tax year rules.)

Junior SIPP
Suitable for creating a retirement income for a child under 18. Invest up to £2,880 per year and the government will add 20% tax relief, up to £720. (Figures based on 2019/2020 tax year rules.) I struggle with this one, I like planning for the long term, but I struggle to think about a pension for a child.

Fund & Share Account

This is the most basic type of account and may be the best option If you only have a small amount to invest. The ISA and SIPP carry tax advantages but for the 2020/2021 tax year, you can achieve up to £12,300 capital gains and up to £2,000 in dividends before you have to pay any UK tax anyway. This means that you need a fairly significant portfolio before you will benefit from an ISA unless you have other incoming capital gains and dividends already. However, you don’t want to build your portfolio too large before moving it into an ISA because when you decide to transfer into an ISA, you may have to sell your holdings or pay fees and the ISA allowance or rules could change at any time. SIPP is slightly different because of the tax relief added by the government.

Hargreaves Lansdown Charges

Mutual Fund		ETF	
Fee for one off purchase (minimum £100 purchase)	£0	Fee for one off purchase (no minimum purchase)	£11.95
Fee for regular monthly purchase (minimum £25 purchase)	£0	Fee for regular monthly purchase (minimum £25 purchase)	£1.50
Platform fee per year	0.45% with no capped limit	Platform fee per year	£0

As you can see from the above fees, it’s not really viable to make small one off ETF purchases because of the purchase fee.

You would need to buy at least £2,655 so that the £11.95 commission equates to 0.45% which would be the annual platform fee for holding a Mutual Fund.

The ETF regular monthly purchase would need to be at least £333 a month to keep the £1.50 fee down to 0.45% which would be the 0.45% annual platform fee for holding a Mutual Fund.

Therefore, the ETF doesn't make sense if you are investing smaller amounts. However, once you have a total of £2,655 in a Mutual Fund, it's going to cost £11.95 per year on the 0.45% platform fee so it's better to sell the Mutual Fund and buy an ETF. That will cost you £11.95, the equivalent of one year's platform fee but every year thereafter will be free.

Then you can just keep buying the Mutual Fund again until it reaches a value where the £11.95 ETF purchase fee equals the 0.45% Mutual Fund platform fee (£2,655). You can just keep converting Mutual Fund to ETF once the platform fee saving matches the ETF purchase cost.

Stocks & Shares ISA

ISA stands for Individual Savings Account and it's basically a tax-free wrapper. If you open a stocks & shares ISA, your profits will be totally tax-free. The government allows you to deposit a certain amount of cash into your stocks & shares ISA each year, currently £20,000 for the 2019-2020 tax year. You can pay in lump sums or monthly amounts at any time across the tax year and any profits you make are free from tax. You can withdraw cash from your ISA and then pay it back in, but you cannot pay back in more than the annual allowance. This means that if you took £25,000 out you could only put £20,000 back in.

There is no limit to the size your stocks & shares ISA can grow to and you can keep adding the new allowance every year. If you added £20,000 in the 2019-2020 tax year and made £3,000 profit for example, you can still add the full allowance of £20,000 in the 2020-2021 tax year and every year after. The only restriction is how much new cash you can introduce into the ISA each year.

Hargreaves Lansdown Charges

Mutual Fund		ETF	
Fee for one off purchase (minimum £100 purchase)	£0	Fee for one off purchase (no minimum purchase)	£11.95
Fee for regular monthly purchase (minimum £25 purchase)	£0	Fee for regular monthly purchase (minimum £25 purchase)	£1.50
Platform fee per year	0.45% with no capped limit	Platform fee per year	0.45% capped at £45 maximum

As you can see from the above fees, it's not really viable to make small one off ETF purchases because of the purchase fee.

The ISA has the same platform fee percentage for the Mutual Fund and ETF, but it is capped at £45 maximum per year for the ETF.

This means that it makes sense to stick with the Mutual Fund until you get to the value where the capped ETF platform fee is less than the 0.45% uncapped Mutual Fund fee.

At £10,000 total holding, the 0.45% Mutual Fund platform fee will be £45. It will then make sense to sell the Mutual Fund and buy the ETF instead.

Then you can just keep buying the Mutual Fund again until it reaches a value of £2,655, where the £11.95 ETF purchase fee equals the 0.45% Mutual Fund platform fee so it makes sense to sell the Mutual Fund and buy the ETF.

You just keep buying the Mutual Fund until it reaches the value where the platform fee saving matches the ETF purchase cost. Then sell the Mutual Fund and buy the ETF.

Stocks & Shares Junior ISA

ISA stands for Individual Savings Account and it's basically a tax-free wrapper. If you open a stocks & shares Junior ISA for a child, the profits will be totally tax- free. The government allows you to deposit a certain amount of cash into the stocks & shares Junior ISA each year, currently £9,000 for the 2019-2020 tax year. You can pay in lump sums or monthly amounts at any time across the tax year and any profits made are free from tax. You cannot withdraw cash from the Junior ISA until the child turns 18 years old. At that point it will convert to a standard ISA and they will have control over it.

There is no limit to the size the stocks & shares Junior ISA can grow to and you can keep adding the new allowance every year. If you added £9,000 in the 2019-2020 tax year and made £3,000 profit for example, you can still add the full allowance of £9,000 in the 2020-2021 tax year and every year after. The only restriction is how much new cash you can introduce into the ISA each year.

Hargreaves Lansdown Charges

Mutual Fund		ETF	
Fee for one off purchase (minimum £100 purchase)	£0	Fee for one off purchase (no minimum purchase)	£5.95
Fee for regular monthly purchase (minimum £25 purchase)	£0	Fee for regular monthly purchase (minimum £25 purchase)	£1.50
Platform fee per year	0.45% with no capped limit	Platform fee per year	0.45% capped at £45 maximum

As you can see from the above fees, it's not really viable to make small one off ETF purchases because of the purchase fee.

The ISA has the same platform fee percentage for the Mutual Fund and ETF, but it is capped at £45 maximum per year for the ETF.

This means that it makes sense to stick with the Mutual Fund until you get to the value where the capped ETF platform fee is less than the 0.45% uncapped Mutual Fund fee.

At £10,000 total holding, the 0.45% Mutual Fund platform fee will be £45. It will then make sense to sell the Mutual Fund and buy the ETF instead.

Then you can just keep buying the Mutual Fund again until it reaches a value of at least £1,323, where the £5.95 ETF purchase fee equals the 0.45% Mutual Fund platform fee so it makes sense to sell the Mutual Fund and buy the ETF.

You just keep buying the Mutual Fund until it reaches the value where the platform fee saving matches the ETF purchase cost. Then sell the Mutual Fund and buy the ETF.

SIPP

SIPP stands for Self Invested Personal Pension. If you open a SIPP, your profits will be tax-free, but the income is taxable when you withdraw it. The government allows you to deposit a certain amount into your SIPP each year, currently £40,000 for the 2019-2020 tax year. However, the £40,000 maximum includes tax relief so you can only contribute £32,000 yourself and the government adds the other £8,000 for you. Basically, the government refunds the income tax you have paid on the money you contribute. If you are a higher-rate or top-rate taxpayer, you can also claim back the additional tax you've paid through a tax return. This makes a SIPP an extremely good idea, if you have a salary of £100,000 per annum, and you contribute £32,000, the government adds £8,000 and you can claim back a further £8,000 through a tax return. You would therefore have £40,000 in your SIPP for an effective cost to you of £24,000. You can pay in lump sums or monthly amounts at any time across the tax year and any profits you make are free from tax.

Please note that the £40,000 annual limit applies to all pension contributions so if you have another pension, including a workplace pension, you can only contribute a total of £40,000 per year between all of them, including employer contributions and tax relief.

You cannot withdraw cash from your SIPP until you reach a certain age, currently 55 and changing to 57 from 2028. There is a lifetime allowance on pension pots (currently £1 million), which is a limit on the size your pension pot can become without triggering additional tax.

Hargreaves Lansdown Charges

Mutual Fund		ETF	
Fee for one off purchase (minimum £100 purchase)	£0	Fee for one off purchase (no minimum purchase)	£11.95
Fee for regular monthly purchase (minimum £25 purchase)	£0	Fee for regular monthly purchase (minimum £25 purchase)	£1.50
Platform fee per year	0.45% with no capped limit	Platform fee per year	0.45% capped at £200 maximum

As you can see from the above fees, it's not really viable to make small one off ETF purchases because of the purchase fee.

The SIPP has the same platform fee percentage for the Mutual Fund and ETF, but it is capped at £200 maximum per year for the ETF.

This means that it makes sense to stick with the Mutual Fund until you get to the value where the capped ETF platform fee is less than the 0.45% uncapped Mutual Fund fee.

At £44,444 total holding, the 0.45% Mutual Fund platform fee will be £200. It will then make sense to sell the Mutual Fund and buy the ETF instead.

Then you can just keep buying the Mutual Fund again until it reaches the value of £2,655, where the £11.95 ETF purchase fee equals the 0.45% Mutual Fund platform fee so it makes sense to sell the Mutual Fund and buy the ETF.

You just keep buying the Mutual Fund until it reaches the value where the platform fee saving matches the ETF purchase cost. Then sell the Mutual Fund and buy the ETF.

Most people don't spend enough time or effort planning for retirement and have no idea of how much they will need in a retirement pot. It's well worth spending some time researching pensions on the internet. It is extremely

important to start a pension as early in life as possible.

Actual Funds

Where most guides fall short is in suggesting some actual funds. I've done the research for you and I can suggest a suitable one for each of the 4 options. I hold or have held all of these funds at some stage for either me, my daughter or my grandson. However, it's always best to do your own research and the best deals do change over time.

A good website to research funds is https://www.morningstar.co.uk

Accumulating Mutual Fund
GB00BMJJJF91 - HSBC FTSE All-World Index Class C Accumulation
Fund charges 0.19% per year (deducted from fund value)

Income Mutual Fund
GB00BMJJJG09 - HSBC FTSE All-World Index Class C Income
Fund charges 0.19% per year (deducted from fund value)
Dividend yield 1.88%

Accumulating ETF
SWDA - iShares Core MSCI World ETF
Fund charges 0.20% per year (deducted from fund value)

Income ETF
HMWO - HSBC MSCI World ETF
Fund charges 0.15% per year (deducted from fund value)
Dividend yield 1.68%

Above data accurate as of 12/11/2020

All of these funds can be setup as monthly savings with Hargreaves Lansdown from as little as £25 purchase per month. Remember though that the Mutual Fund has no purchase fee but the ETF has a £1.50 fee for monthly purchases. If you purchased £25 worth of an ETF and paid £1.50, the fee would equate to a massive 6%. Always stick to Mutual Fund for small amounts.

Please note that mutual funds above include emerging markets but the

ETFs are developed market only. As your portfolio grows it makes sense to have some exposure to emerging markets. Somewhere around 10%-12% emerging markets is a reasonable figure. A good emerging market accumulating ETF is EMIM - iShares MSCI Emerging Markets and a good emerging market income ETF is VFEM - Vanguard FTSE Emerging Markets.

Free ISA Option

If you're not convinced yet or simply don't want to invest at the levels suggested, there is one option everyone can try.

Trading 212 offer a totally free ISA, no platform fees and no transaction fees. You can even get a free share when you join, by using a referral link.

BE CAREFUL NOT TO OPEN A CFD ACCOUNT WHICH IS THE DEFAULT
YOU MUST MAKE SURE YOU SELECT TRADING 212 ISA

You might be wondering why I didn't focus the whole guide on Trading 212 instead of Hargreaves Lansdown.

1) They don't offer a SIPP.
2) They don't offer a Lifetime ISA.
3) They don't offer a Junior ISA.
4) Because of their smaller scale you are unlikely to get the absolute best price when buying or selling. Not a big issue though when you're trading small amounts though.
5) Smaller brokers can go bust. Trading 212 are regulated by the FCA and protected by the FSCS up to £85,000. That should be enough safety to start with, but I wouldn't recommend exceeding that limit with a smaller broker.

Accumulating ETF
SWDA - iShares Core MSCI World ETF
Fund charges 0.20% per year (deducted from fund value)
One whole share is approximately £52 at the time of writing but you can buy fractions of a share on Trading 212. That means you could literally invest as little as a few pounds.

Income ETF
HMWO - HSBC MSCI World ETF
Fund charges 0.15% per year (deducted from fund value)
Dividend yield 1.68%
One whole share is approximately £19 at the time of writing but you can buy fractions of a share on Trading 212. That means you could literally invest as little as a few pounds.

Above data accurate as of 12/11/2020

Please note that the ETFs are developed market only. As your portfolio grows it makes sense to have some exposure to emerging markets. Somewhere around 10%-12% emerging markets is a reasonable figure. A good emerging market accumulating ETF is EMIM - iShares MSCI Emerging Markets and a good emerging market income ETF is VFEM - Vanguard FTSE Emerging Markets.

Summary

It's easy to invest in the stock market through a world index tracker.

You can start with as little as £25 per month (even less with Trading 212).

It takes approximately 5 minutes to open an account with a stockbroker.

In a standard fund & share account, you can receive up to £12,300 in capital gain very tax year without paying any tax. (you have to sell and realise the gain; you can't just let it accumulate)

In a standard fund & share account, you can receive up to £2,000 in dividends every year without paying any UK tax.

In an ISA or SIPP, you won't pay any tax whatsoever on capital gains or dividends. (you may have to pay income tax on SIPP withdrawals)

The maximum you can contribute to an ISA is currently £20,000 per year.

In a SIPP you will also receive tax relief.

The maximum that can be contributed per year across all of your pensions is £40,000 including tax relief and employer contributions.

You can invest in a world index tracker from as little as £25 per month (even less with Trading 212) .

Mutual Funds make more sense than ETF if you are investing small amounts with Hargreaves Lansdown.

At certain values depending on the account type, it makes sense to sell the Mutual Fund and buy the ETF with Hargreaves Lansdown.

It is strongly recommended that you do your own research on all aspects of investing.

Hopefully this guide has been a very concise overview that inspires you to do some more research and start index investing in a world index tracker.

Contact Me

I'm always happy to receive feedback or answer any questions if I can. This can help me amend the guide to make it more useful for others.

I have a website and you will find a Contact Me form at the bottom of the page. https://www.seantowers.com