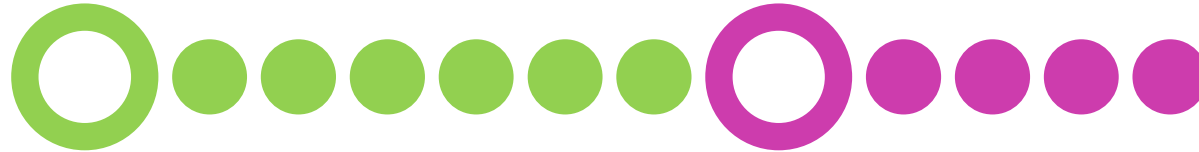


BOGDAN GHERGHE, CFA



TradeVille



AGENDA



DE CE INVESTIM?

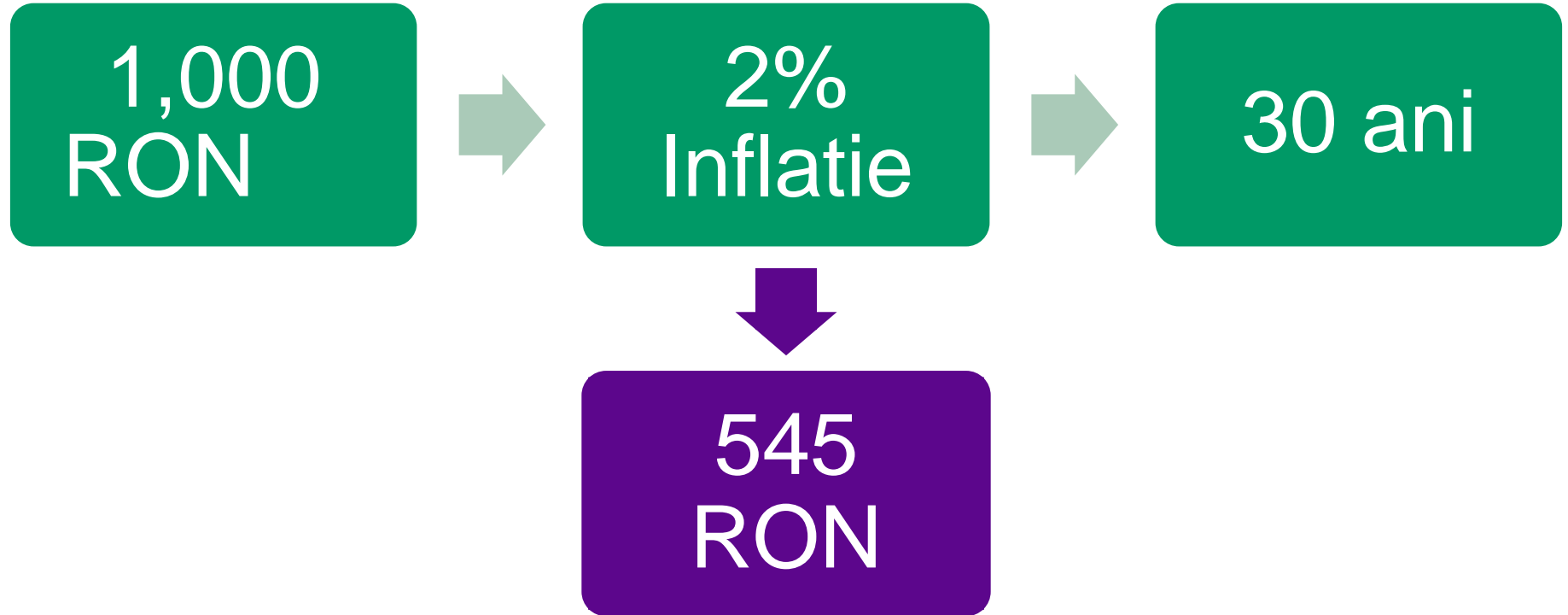


CUM INVESTIM?



IN CE INVESTIM?

INFLATIE



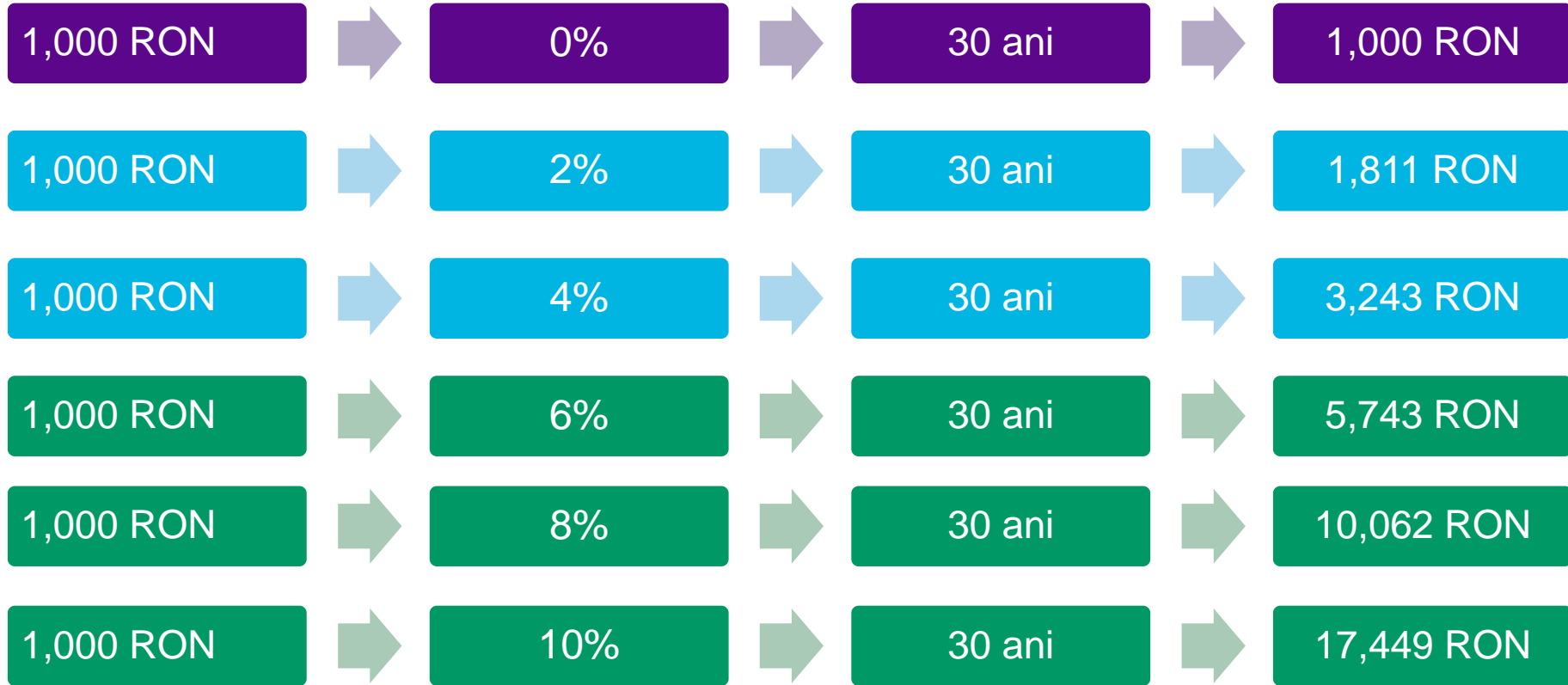
RANDAMENTE COMPUSE

1,000 RON



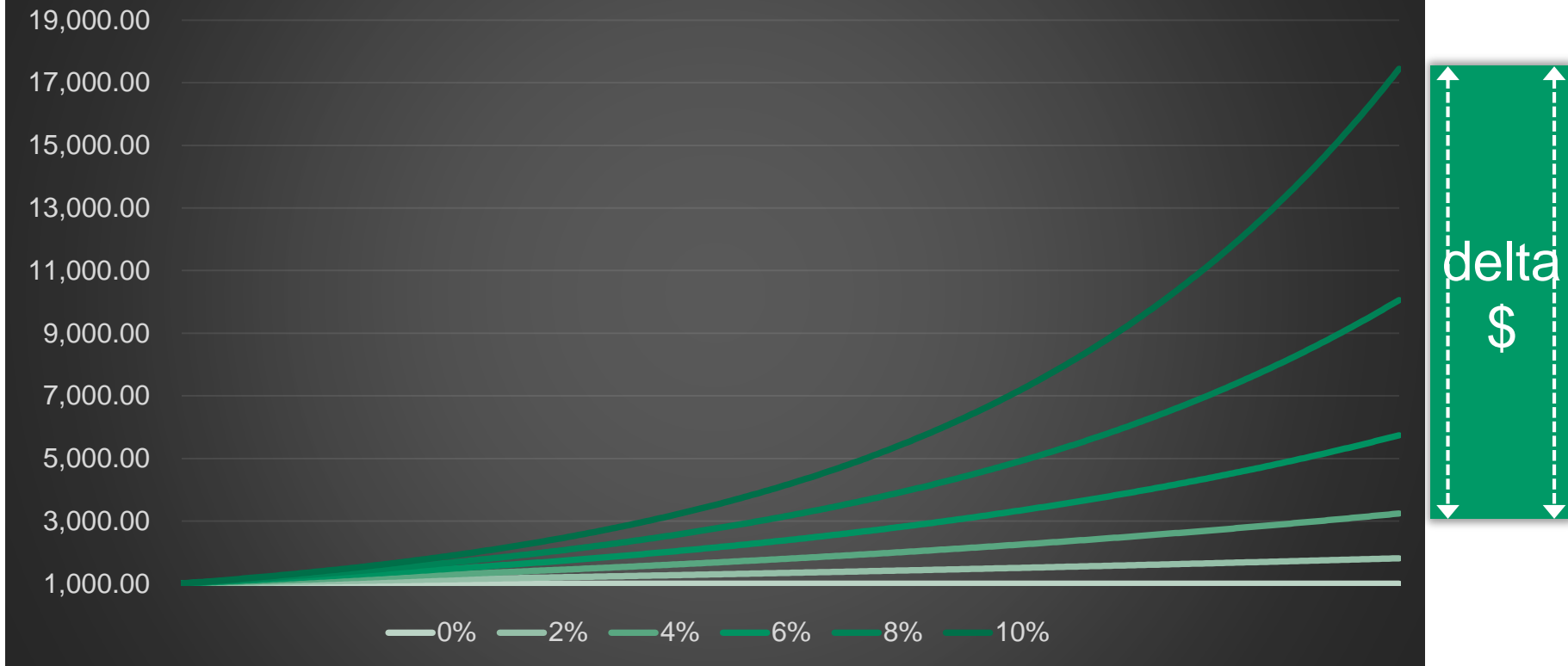
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RANDAMENTE COMPUSE

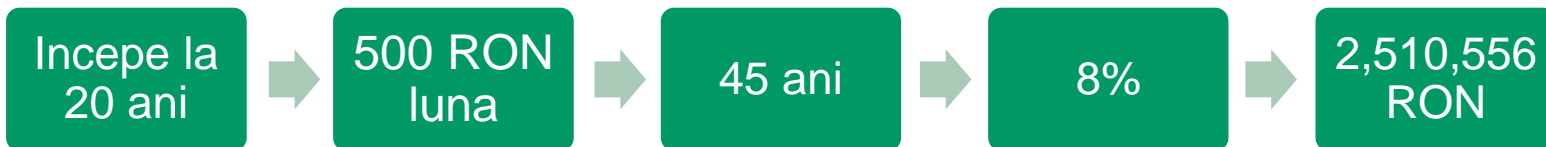
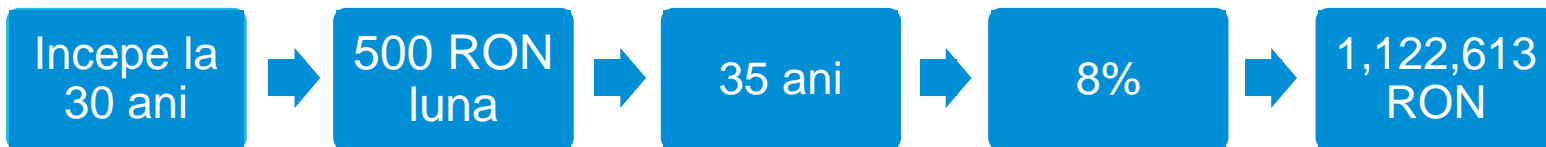
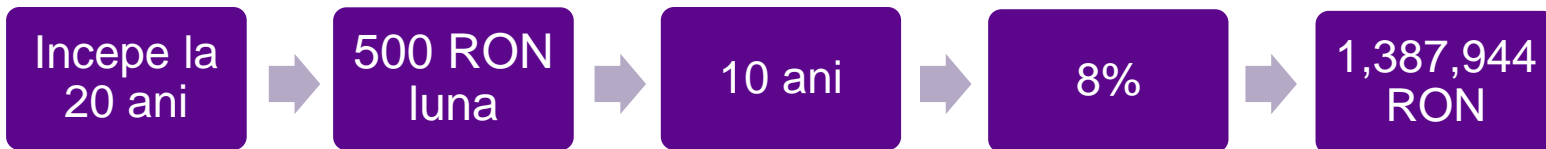


RANDAMENTE COMPUSE

Puterea randamentelor compuse



INCEPE DEVREME



BENEFICII



DE CE INVESTIM?

- 1 Protejat de inflatie
- 2 Randamente compuse
- 3 Incepe devreme

AGENDA

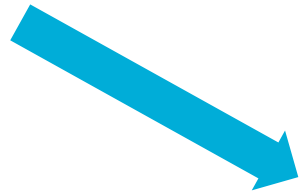


CUM INVESTIM?

BUGET PERSONAL



Tine evidenta cheltuielilor



Economisiti 10-15%

PLAN DE INVESTITII

Randament

Risc

Lichiditate

Etapa vietii

Speciale

Taxe si comisioane



BENEFICII



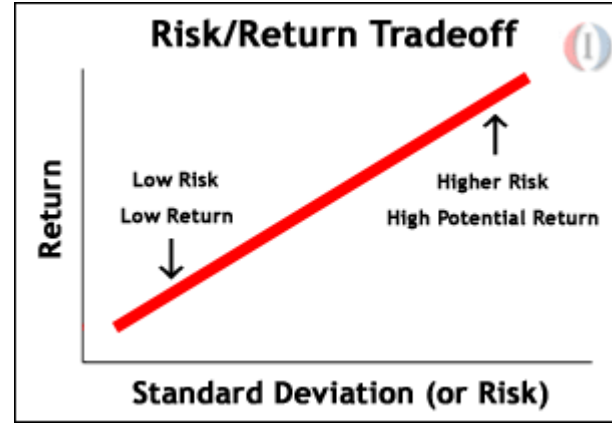
CUM INVESTIM?

- 1** Planifica fiecare transa de investitii
- 2** Stabileste obiectivele investitionale
- 3** Intelegi riscurile

AGENDA



IN CE INVESTIM?



INSTRUMENTE CU VENIT FIX

Depozite
bancare

Randament

Risc

Lichiditate

Taxe

Obligatiuni

Randament

Risc

Lichiditate

Taxe

ACTIUNI



FONDURI DE INVESTITII



FONDURI DE PENSII



INVESTITII ALTERNATIVE



Investitii
alternative

Randament

Risc

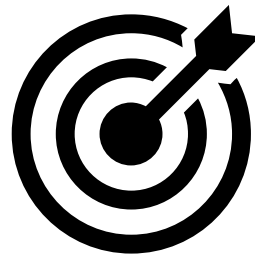
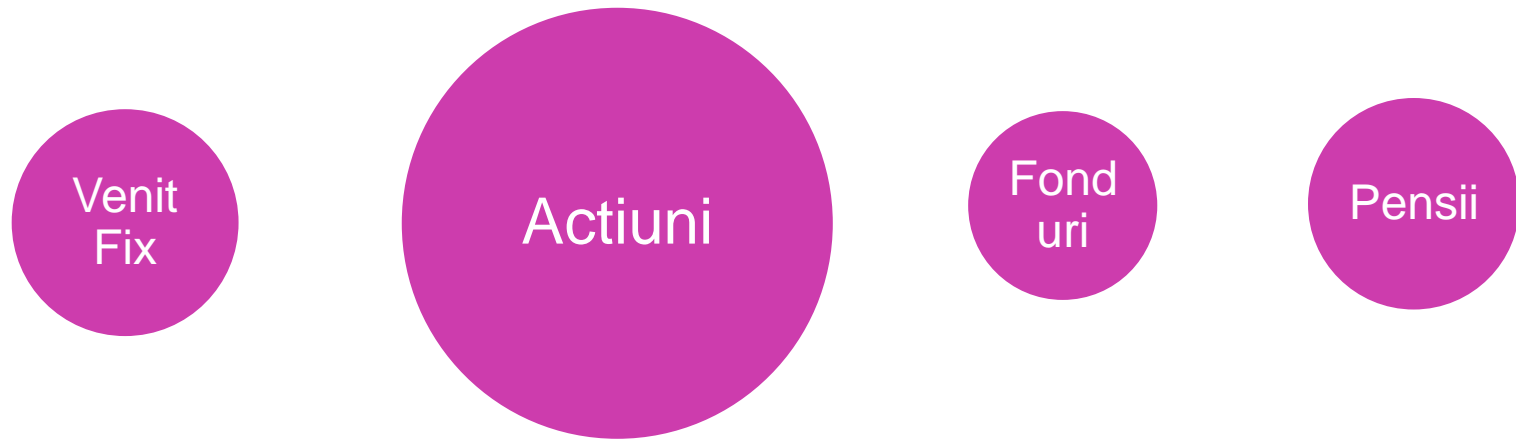
Lichiditate

Taxe



DIVERSIFICATION

PLAN STRATEGIC DE INVESTITII



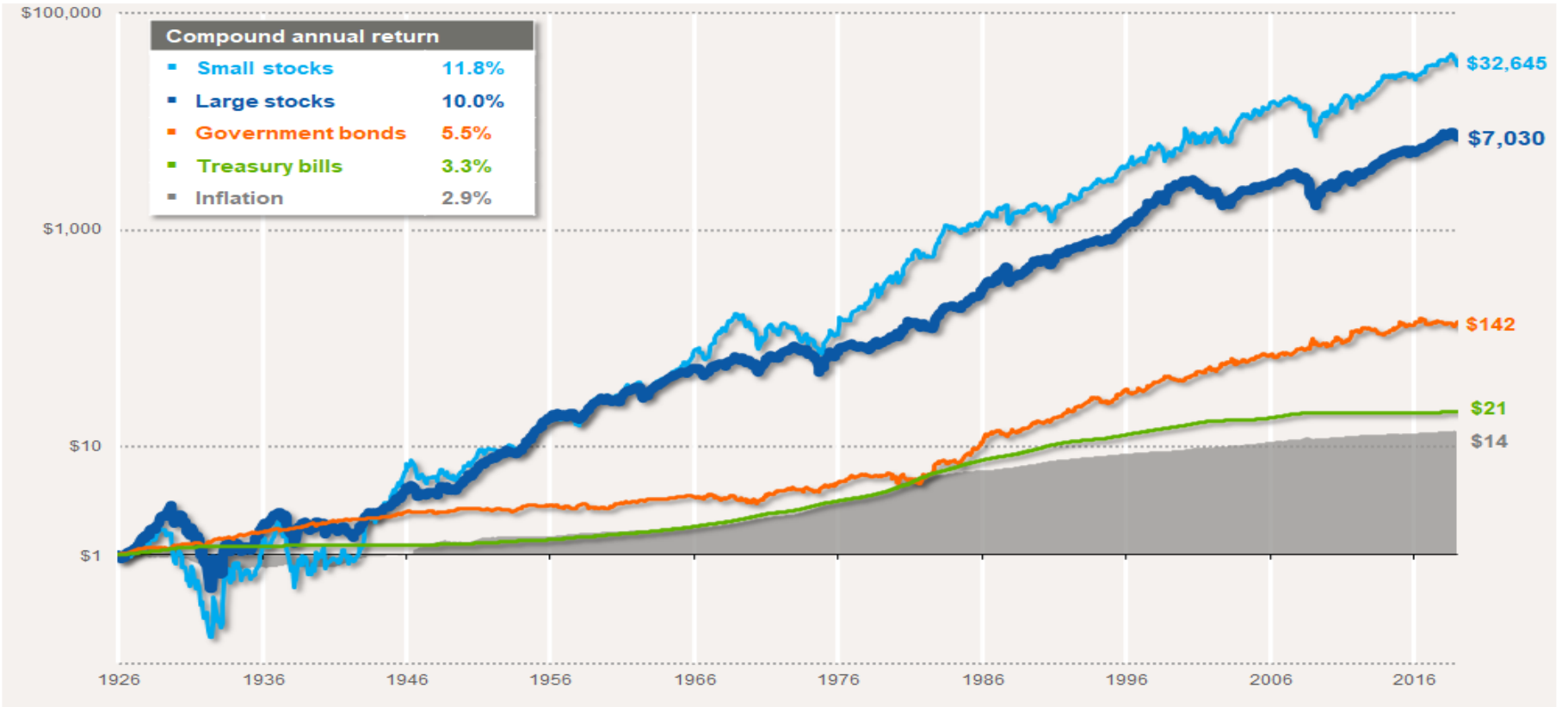
BENEFICII



IN CE INVESTIM?

- 1** In ce poti sa investiti
- 2** Diversifica
- 3** Plan strategic de investitii

ISTORIE



Past performance is no guarantee of future results. Hypothetical value of \$1 invested at the beginning of 1926. Assumes reinvestment of income and no transaction costs or taxes. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index.

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DECALOGUL GENERAȚIEI I

10 principii esențiale pentru obținerea independenței financiare:

1. Evidența cheltuielilor
2. Bugetul lunar de cheltuieli
3. Economisirea lunară a unei părți din venit
4. Obiectivul economisirii
5. Instrumentele economisirii
6. Automatizarea economisirii
7. Diversificarea portofoliului
8. Prudența
9. Informarea continuă din surse profesionale
10. Reevaluarea periodică a nevoilor și priorităților



 Generația I

Generația I

Independenți • Indiferent de vârstă

Independența financiară este cea mai importantă investiție

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