

Die zehn Gebote der Geldanlage

Wie kann ich sicher und mit Erfolg Vermögen bilden und anlegen?

Infografik von R. Aschauer - www.einfach-rente.de

1 Bedarf, Ziele und Wünsche klären



Was planen Sie? Für was sparen Sie? Was ist Ihnen wichtig?

2 Strategie festlegen

Welcher Geldtyp sind Sie? Welche Risikobereitschaft haben Sie? Langfristige oder kurzfristige Geldanlage?



4 Sparziele setzen und regelmäßig sparen

10 % vom Einkommen

100 % der Zinsen u. Erträge

40 % von Sonderzahlungen

3 Finanzwissen aneignen

Legen Sie Ihr Geld nur in Anlagen an, die Sie verstehen. Eignen Sie sich ein gute Finanzkompetenz an.

6 Vermögen streuen

Möglichst ausgewogen und breit in verschiedene Vermögensanlagen streuen.

5 Unnötige Kosten vermeiden



Kosten und Gebühren der Geldanlage sind ausschlaggebend für den Gesamtertrag.



- Unternehmerische Beteiligungen (z.B. Aktien)
- Schuldscheine (z.B. Bankeinlagen, Staatsanleihen)
- Rohstoffe (z.B. Edelmetalle und Öl)
- Immobilien (vermietet oder selbstgenutzt)

7 Reinheitsgebot beachten



Prüfen und hinterfragen Sie die Produktwerbung. Vermeiden Sie Überraschungspakete. Beinhaltet das Angebot wirklich das was Sie suchen?

9 Unabhängige und professionelle Beratung

Lassen Sie sich von einem unabhängigen Berater mit Sachkundenachweis beraten.



8 Inflation und Steuer schlagen

Achten Sie darauf, dass Ihre Geldanlagen mehr erwirtschaften als die Inflation und Zinsabschlagsteuer betragen.



10 Regelmäßig Anlagen prüfen und optimieren

Mindestens einmal jährlich die Geldanlagen prüfen und bei Bedarf an Ihre Anlagestrategie anpassen und optimieren.



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