

Take the LINCOLN CAPITAL PARTNERS' Shopping or Saving? Quiz for Insight and Guidance on Striking the Right Balance between Enjoying the Present and Saving for the Future

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October 09, 2012, 11:31 am -- [/EPR NETWORK/](#) -- Would you rather spend your money on shoes or stocks? Whether you are a spender or a saver, it's essential to know if you are striking the right balance between indulging on a whim and putting away money for the future.

"While we all understand that saving for the long term is important, it's sometimes easy to get caught up in the immediate fulfillment that impulse shopping can provide," says Diane Kwong, director, retirement and goal planning, LINCOLN CAPITAL PARTNERS, "but if you've ever felt a twinge of regret after over-spending, you know the satisfaction doesn't last long."

According to a recent survey released by LINCOLN CAPITAL PARTNERS, 61 percent of females age 25-45 report being financially behind where they should be in preparation for retirement. When asked the reason for being behind, 65 percent said they started saving for retirement later in life.

Finding the right balance between enjoying disposable income and building an investment portfolio to pursue long-term goals is key. It's never too early to start investing, and the earlier, the better, as additional time can allow an investment to grow and benefit from the power of compound interest. Although it may initially feel like a sacrifice, paying yourself first means that instead of simply living for

the moment, you can enjoy a more comfortable life over the longer-term.

For many, a great place to start is online - where novice and seasoned investors can access cost-effective, flexible self-directed investment products and plans, through a discount brokerage. Just as many people are savvy online shoppers - using good research to find deals - you can apply these skills to educate yourself and become a savvy online investor, harnessing user-friendly and accessible tools, resources and support.

The Shopping or Saving? Quiz can help to determine if you are striking the right balance between shopping and saving for your future. The quiz is available online on our website in the client section.

About Lincoln Capital Partners

At LINCOLN CAPITAL PARTNERS, we will study your current financial situation and understand your goals, as well as the risks you are willing to take. It is true that every investment comes with a risk. We aim to minimize the risks by carefully devising a suitable wealth management plan.

Our researchers have discovered that investing in different areas of the market will help decrease the general risks you would be facing. Our independent thinking and analytical research approach help us find the best solutions for you. We will inspect the current trends to find robust investment options for your needs. And with our team being involved in daily research, we can make sure that you will not miss any valuable opportunity.

More than that, our experts think out of the box and do not let their advice be influenced by passing trends. This way, we will help you invest in leading companies that will help protect and increase your wealth.

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