Listening

1 7.01 **Listen to five people giving advice about investing in today's uncertain markets. Which speaker (1–5) is talking about:**

a commissioning different people to oversee different investments? ___

b investing in an asset that usually does well in uncertain markets? ___

c a way to balance out investments? ___

d investing in various assets to avoid potentially losing too much? ___

e preventing expensive borrowing? ___

2 **Complete the summary of each speaker's advice with the words in the box. Then listen again and check.**

assets	economic recovery	emotion	fund managers	inflation	negative effect	predict	safety net	spending
stocks	strong returns	technology	top	volatile				

Speaker 1

- Nearly impossible to [1]_____ which market is going to do well.
- Good diversifier is gold – it performs well in [2]_____ markets and when there is [3]_____.

Speaker 2

- Investing money in a single sector can lead to a serious [4]_____ on finances.
- Should spread investments over different [5]_____.
- Can have [6]_____ from infrastructure trusts.

Speaker 3

- Different [7]_____ might be required at various times of the economic cycle.
- Growth in [8]_____ stocks can be remarkable.
- Some experts buy cheaper stocks expecting them to improve in an [9]_____.

Speaker 4

- It's important to have a(n) [10]_____ of cash in a weak stock market for short-term [11]_____ goals.
- However, cash is not good enough to fund your retirement.

Speaker 5

- Investing smaller amounts of money at a time removes the [12]_____ from the action.
- Over time, this approach will average out the price you pay for [13]_____.
- Risk is limited by selling good investments at the [14]_____ of the market.

3 **Which statement best summarises the overall message of all the speakers?**

a Holding on to expensive investments is a proven key to success.

b It's important to find different ways to beat inflation in an uncertain economy.

c Investors need to look at different ways to diversify their investments.

d Government regulations and decisions can pose a threat to investments.

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