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# Learning to play on



FORMER Olympic beach volleyballer Annette Huygens-Tholens runs a business as a performance coach, author and trainer with a special interest in athlete transition.

**What was your first investment and how did it go?**

I bought shares based on a tip and lost \$3000 within a week of buying them.

**What is your favourite type of investment?**

Property. I understand it and I like the long-term growth.

**How do you approach investment risk?**

I'd call myself a moderate

risk taker – avoid high risk, but accept that some risk is necessary to make real gains.

**What has been your best-performing investment?**

My townhouse – I bought it in 2004 for \$110,000 and it has more than doubled since.

**And the worst?**

I tried put options in 2008 and followed an expert, without investing enough time in my decisions.

**How would you invest \$25,000 if you were given it tomorrow?**

I would look for property.

**How do you feel about managed funds?**

I think they can be useful for long-term investing.

**How do you feel about investing overseas?**

I believe in investing where there are opportunities, and if that is overseas, that is OK. However, I don't have any experience with it.

**How do you treat your credit card?**

I use it like cash with the intention to pay it off at the end of every monthly.

**Do you have a personal finance budget and do**

**you stick to it?**

I have a budget for my business which is where a lot of my spending goes. In the past year I self-published my book, *Success Beyond Sport*, which was a big investment for me. I tend not to be a big spender on luxuries and so my personal budget is small and I do tend to stick to it.

**What's the most extravagant purchase you have made?**

I joined a Billionaire Adventure Club, spending \$30,000 to have access to mastermind groups and travel opportunities with a range of successful business people.

