

## **Make Sure You Get A Return on Your Investments**

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**Pocket Watch:** Philipp Graf von Matuschka is a director and property buyer of Augusta, the commercial property investment firm. He is 45, married to Jenny and has five children between 9 and 18. He has spent 15 years in the software industry and 7 years in financial services, recently with Augusta.

### **What's the best investment you ever made?**

A mixed residential and commercial property I bought in Berlin last year. It's producing a steady income stream and capital growth.

### **What's the worst investment you ever made?**

Eircom shares.

### **Which investment options do you currently favour?**

Combined income and capital-growth funds or syndicates.

### **Do you own your own home or other investment property?**

Yes.

### **What type of car do you drive?**

A Mercedes. Being Irish of German extraction, I only drive German cars.

### **What was the best financial advice you ever received?**

Whatever you invest in, make sure it generates recurring income.

### **What financial advice would you give someone starting in a career?**

You're worth more than you think you are. Get working for yourself as soon as possible.

### **When you started your career, if you had the financial knowledge you have now, would you have done things differently?**

I would have invested in property sooner.

### **Do you have a pension?**

Yes.

### **Do you invest in equities or equity-based funds?**

No.

### **Are you a spender or a saver?**

More of a spender.

### **What's your top financial priority?**

I enjoy working but I hate relying on the income. My priority is to break this link.

### **How would you describe your attitude to your personal finances?**

Well organised.

### **If you had all the money you could wish for, what three things would you buy?**

More time, my own restaurant and houses for all my children.