



MAY  
2021

# FINANCIAL

## INSIGHTS

by

**AMA** | Austen Morris  
Associates

# AMA



# Austen Morris Associates



[www.austenmorris.com](http://www.austenmorris.com)

# CONTENTS

Your Stress-Free Guide to Positive Property Investment	<b>3</b>
Considering Commodities? Here's Your Checklist of the Crucial Essentials	<b>7</b>
One of Us	<b>11</b>
CryptoCurrency – The 6 Crucial Facts You Need to Know	<b>15</b>
Curious About Tax Havens? Answering Your Key Questions	<b>19</b>
Grow Financially with AMA	<b>23</b>
Celebrating Success	<b>24</b>



# YOUR STRESS-FREE GUIDE TO POSITIVE PROPERTY INVESTMENT

“

A big part of financial freedom is having your heart and mind free from worry about the what-ifs of life. ”

SUZE ORMAN

AMA | Austen Morris Associates

Invested Together, Always

Are you seeking a 'one-stop shop' of information regarding property investment?

Perhaps you have a friend or colleague who has made a success of their portfolio. Or you might be in a new position of financial advantage, and you're keen to invest it into something that will grow. Whatever your motivation might be—you're in the right place.

Property investment is a popular endeavour that offers several advantages to those who choose to pursue it. It can be a very healthy choice for investors of varying economic position. However, it does come with certain potential risks. As with all financial ventures, the best way to avoid being stung by financial loss is to be as informed as possible before signing on any dotted lines.

## WHY PROPERTY INVESTMENT?

There is an attractively wide range of options within property investment. The primary options to consider include:

- Buying a property to develop and sell on.
- Buying a property to rent privately or with a housing group.
- Investing in a fund that invests directly in property.

All three offer great potential for a decent return on investment if the situation is well researched and found to be a potentially positive opportunity. You could co-invest with another party. Or if you have the funds in place to go it alone. Decisions such as these can be made once you have a fuller view of the current market and the pros and cons of property investment as a whole.



# WHAT CAN BE THE POTENTIAL INVESTMENT RISKS?



As any seasoned investor (of any kind) will know, there is always an element of risk present when parting with significant funds for a new venture. Even if the housing market is favourable when you start, the situation can alter very quickly. The market can slow down. Once highly recommended, tenants can become non-payers. You can run into issues with housing authorities or squatters. In short, it's not an entirely 'safe' option.

If you're over-invested with too much of your money tied up in property, then you run a greater risk of economic difficulty or collapse if the housing market is to slow down at any time. To prevent an investment crisis, it is a good idea to diversify your portfolio where possible. Ensure you have reliable sources of income or financial back up available to you. This is especially true for novices or those with significant funds invested.

## WHAT DO I NEED TO CONSIDER BEFORE MAKING ANY PROPERTY INVESTMENT DECISIONS?

Before you make any final decisions regarding property investment, there are some key factors to consider seriously. Hold off from diving into making any offers just yet. No matter how unique a deal might seem or how impatient you might feel, take your time. By waiting just a little longer and becoming more informed, you can significantly improve your ultimate chances of success by holding off a little longer.



Ask yourself the following questions to keep yourself on the right financial management track:

### HAVE I CONSULTED AN EXPERT WHO IS ME ACCURATELY AND IMPARTIALLY?

Speak to someone who can offer more profound insight into the property investment area you would like to move into. By doing so, you're setting yourself up for far greater chances of success.

### AM I ACTING ON IMPULSE, OR ARE MY CHOICES FOUNDED ON THOROUGH AND APPROPRIATE RESEARCH?

Sometimes a glossy sales publication or a colleague's success story can make us feel we need to rush or we might miss out. Reflect on your motivations to make informed, wise choices.

## DO I HAVE THE NECESSARY FINANCIAL BACKUP IN PLACE IF I WERE TO RUN INTO ANY DIFFICULTIES?

Not only will you feel more confident in your new venture with sufficient support in place, but it will mean you are more flexible if a crisis or fresh opportunity presents itself later down the line.

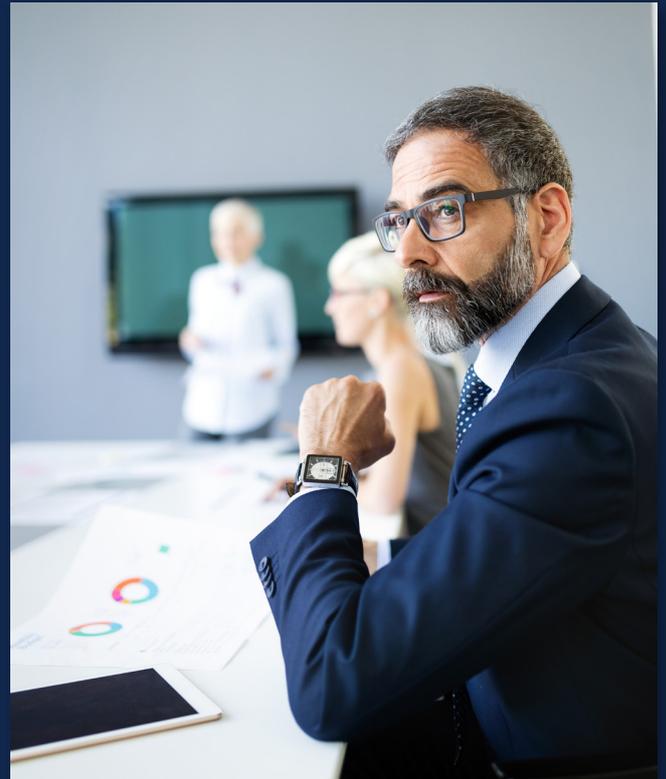
## WHAT DOES MY PROFESSIONAL AND PERSONAL SUPPORT NETWORK LOOK LIKE?

Consider who you have in your network who could support this venture. Perhaps you have a friend who has experience in this area. Or you might want to enlist the formal support of a mentor.

### Take Your Chances—Wisely!

No matter how much research you feel you have covered, it is always wise to discuss all of your property investment options with a trained, qualified professional. By enlisting the support of a dedicated financial advisor, you may become aware of opportunities that you may not otherwise have looked at. These steps can help you to feel confident in your decision making. This will aid your later ventures exponentially.

It's a great idea to arrange regular check-in meetings with a trained, experienced financial adviser from the start of your property investment career, not at a crisis point. As a newcomer to the property market, it can save you both time and money to have an impartial voice of guidance present to help you on your way. Although literary and online research is beneficial, in-person support is most invaluable.



## SO—WHERE NEXT?

Property investment is a highly viable option for many types of investors. Regardless of your background or experience, there could be some high-yielding opportunities waiting for you in your future. All you need is the right expertise to lead you in the right direction—along with a strong faith in your ability to adapt as your journey continues to progress.

Do your homework. Keep open to new options and stay informed of recent changes to the market you hope to invest in. You don't need to invest before you find your feet. Doing so will likely lead you to a long-lasting and far more profitable investment pathway instead of a short-lived or stressful experience.

Finally, always remember:

Informed investment decisions lead to better finances and healthier mental wellbeing!

# CONSIDERING COMMODITIES?

## HERE'S YOUR CHECKLIST OF THE CRUCIAL ESSENTIALS

“

To get rich, you have to be  
making money while you're  
asleep.”

DAVID BAILEY

AMA | Austen Morris  
Associates  
Invested Together, Always

When we consider what can be defined as an investment, we might typically consider how much financial value that particular item or asset will ultimately bring us. It might be that something we have purchased in the past appreciates over time, allowing for a significant profit margin once it has been sold on for a price that exceeds the previous one.

Or it might be that possession of the product provides continual cash flow, which is beneficial to our economic position, no matter how much it might yield. This could be in the form of rental income or sub-earnings collected from service user fees. Therefore, the core definition can be found in the measure of its economic potential rather than the specific product choice itself.

Considering investing in commodities in the near future? Here's what you need to know:

### INVESTMENT VERSUS SPECULATION

Commodities are essentially items of one kind that have been purchased or invested in at any given point. From the moment of sale, they become a commodity to the owner to sell or profit from where they see fit. Suppose something can only be profited from by selling it for a higher price (rather than offering profit from ownership). In that case, it is ultimately termed as a speculative commodity.



## CERTAIN COMMODITIES ARE SHORT-LIVED

I think we can all recall the thrill of the beanie baby craze along with the hysteria that surrounded specific collectable action figures. Desirable items created to entice a particular market are notorious for churning out responding commodity items. Significant returns have been enjoyed by investors who have chosen the right moment to buy and sell. However, these items can lose their value literally in hours as trends alter. What might be worth \$100 could be worth pennies the next.



## YOUR HOME IS LIKELY YOUR GREATEST COMMODITY

As much as some of us may like to romanticise the concept of our homes being 'worth more than money, this is not the central financial view of things. Regardless of the sentimental value we may attach to the spaces within which we spend our time and energy, for most people, a house purchase is one of the most significant commodity investments they will make in their lifetimes. This is true irrespective of personal wealth or salary size. The more one earns, the more one is likely to spend on the home itself.



## INVEST IN THINGS YOU LOVE, NOT WHAT OTHERS MIGHT

By following the popular crowd, you are not likely to see the kind of financial payback you might be hoping for. Such as in the earlier mentioned popular toy collectables and even more specifically in the case of investment in art pieces. Standing in a gallery asking everyone else what they love will not develop your sense of self or investment instinct. Fine-tune your financial choices based on research and a sense of confidence in your convictions. Following along is not a viable investment pursuit.



## HARD ASSETS DON'T COME WITH SOLID GUARANTEES

For some investors, valuable metals such as Gold are preferable choices. They appear to offer more tangible value than the paper currency, which might appear changeable or ultimately replaceable. You can print more money, and it is essentially just a paper promise of value. On the other hand, Gold is a reassuringly weighty block of a commodity that can be exchanged for money at a time that suits you. The issue? Gold value changes all the time. Therefore, you need the right experts nearby to help you make wise asset-buying decisions as you progress forwards.



# THERE IS AN EXCEPTION TO EVERY RULE

---

The world's wealthiest individuals did not create their fortunes based on stepping safely or holding back from making bold economic choices regarding commodity buying. Suppose you want to make a decent profit from investment ventures of any kind. In that case, a sense of confidence is necessary to the journey as a whole. However, there is a significant difference between poorly researched impulse buys and knowledgeable choice-making. Ensure you are the latter of these two options to maximise your chances of success.

Fundamentally, any investment made needs careful consideration that is both informed and appropriately researched. Many investors mistake trying to go it alone based on false beginner confidence or 'hear say' figure predictions. To eradicate any potential unnecessary losses and the resulting anxiety it causes, enlist the support of financial experts who can guide you in the right direction for your particular situations and economic aspirations.

Commodities can be an excellent way for you to expand your financial portfolio without too much added risk depending on the type of investment you choose to make. You can start small with low-scale buying options or even share the investment with another individual. Work to your knowledge area and confidence level, gradually adding investment options as you become more experienced and knowledgeable in the area you are interested in.

Oh, and remember—every investment success story started with an excellent informant team behind it!





# OF US

---

In 'One of Us' we share intimate conversations with colleagues, thought leaders, and financial experts to educate, enlighten, and entertain you.

---

## This Month we caught up with our Client Services Manager - Kelly Olver

**Q:** Thank you so much, Kelly, for taking the time to do this interview. Can we start by letting our audience know a little bit about your background, where are you originally from, and what made you come to China in the first place?

**A:** Thank you for taking the time to get to know me a little more personally! I was born and raised in Johannesburg, South Africa before my family immigrated to Auckland, New Zealand where I spent my formative high school and university years. After a brief stint working in Marketing Communications, my overseas adventures began with Emirates Airlines working as Cabin Crew based out of Dubai, for two years. I ended up in Shanghai, China, with thanks to an ex-boyfriend who was actually headhunted for a role, and I decided to follow. Having travelled extensively, I hadn't been to China, so it was a 'big move' but one I am forever grateful for, as that is how I found my way to Austen Morris Associates, and to which I have worked with, in various roles, in my 15 year tenure. I have also spent time living in Beijing whilst in China since arriving back in October 2015.

**Q:** What advice would you give your 18-year-old self?

**A:** Tough question! A few things probably; make the most of opportunities that present themselves to you – both personally and professionally. Never stop learning, keep perspective, have fun, but also be purposeful in life – you can't turn back time, so make good use of it!

**Q:** As AMA's Client Services Manager, how would you describe your day-to-day work?

**A:** As Client Services Manager my days are diverse, challenging, never boring, but equally also very rewarding. Through my roles at AMA over the years, and certainly in more recent times, I've become very good at multi-tasking to get things done. This means you'll find me doing everything from managing projects for developing and implementing our ICE (Interactive Client Engagement) system as well as our internal CRM system, engaged in Teams Meetings, training colleagues, assisting to implement business processes and procedures in relation to the necessary systems, problem solving, learning and developing my own skills along the way, and also liaising between Institutional Parties according to our business needs. I also sometimes have direct contact with Clients to provide them with technical support and/or queries they may have. This keeps me busy, but because of the varied nature of my days and responsibilities, I need to be ready to tackle whatever comes my way!

**Q:** If I want to give a surprise party to my best friend in Shanghai, what would be your idea/advice for making it unforgettable?

**A:** In Shanghai, (almost) anything is possible, so getting creative and utilising your connections will mean being able to make something memorable, and unforgettable. Pinpoint a few of your friend's favourite things, gather their good friends, think outside the box and let the rest follow... Shanghai has some amazing restaurants, hotels and experiences available. Like Gin? You can learn how to make your own, and take some away with you. Enjoy fine wine & good food? Get a private wine tasting with a Sommelier before enjoying a specially curated meal in your own private dining room overlooking the Bund, or grab a group and do a Food Tour by bike for something more fun and a little different.

**Q:** I know you like hiking, what's your favourite place for hiking in shanghai?

**A:** You mean "Urban Hiking" in Shanghai? AKA, walking – which I do a lot & really enjoy. I don't really have a favourite place per se, I just find it generally a great way to discover the myriad of streets, local culture, history and great places Shanghai has to offer. So I try to take a different route, or go exploring areas I may not be familiar with to discover more of the city. I am a pretty active person and enjoy the outdoors so if I'm able to escape Shanghai for the hills and many mountains on offer around China, I'm always up for a hiking challenge! I've also recently returned to running which I love – another great way to explore not only Shanghai, but other cities too. Otherwise, you'll typically find me training at F45.

**Q:** If you can only bring 10 things with you to a new country, what will those things be?

**A:** I think this question has taken me more time to answer than all of the others combined! My memories/ experiences, a pair of trainers, activewear, some of my favourite snacks, my road bike, a good attitude, AliPay, my laptop, phone and Apple watch.

**Q:** You have lived both in Beijing and Shanghai? which city do you like more? Why?

**A:** I loved my time in Beijing back in 2007 through to 2010 as I feel like I really “lived in China”. Beijing to me was more of a cultural experience, and it is where I learned more of my (still limited) Chinese. I was fortunate enough to also take 1 year out of AMA and work on the 2008 Beijing Olympics for an Australian Event Management company which provided me with lifelong memories and experiences. Shanghai is a little more “hip & happening” and has a different pace. And I’ve lived in Shanghai twice – initially, and then returned here after Beijing. I love Shanghai for being so diverse and cosmopolitan. And more of my time has been spent here, really making it ‘home.’

**Q:** How do you spend your weekends?

**A:** Typically training, catching up with friends over coffee, brunch or other activities that involve food and drinks – such as going to markets or events, but also baking, doing ‘life admin’ that I don’t manage to during the week, having a massage, watching Netflix and relaxing. Nothing rock & roll – pretty standard stuff! And every so often, trying to leave Shanghai to tick some China travel boxes!

# CRYPTOCURRENCY – THE 6 CRUCIAL FACTS YOU NEED TO KNOW

“

Rich people believe ‘I create my  
life.’ Poor people believe ‘Life  
happens to me.’ ”

T. HARV EKER

AMA | Austen Morris  
Associates

Invested Together, Always

Perhaps you originally heard about cryptocurrency on the social grapevine. It might have been mentioned by friends or colleagues who were idealistically hoping to make rapid profit in a short period of time. Or maybe a financial guidance article, such as this one, drawing you in with the enticing prospect of a fresh profitable venture opportunity. To make a success of cryptocurrency, you will need to flesh out your digital finance knowledge!

## SO—WHAT IS CRYPTOCURRENCY?

With a name as intergalactic sounding as cryptocurrency, you can be forgiven for initially deeming it to sound like a fad or phase. This was the mistake of many investors who initially passed it up as a venture opportunity without looking more closely.

Cryptocurrency is nothing more (or less) than a form of payment that can be exchanged online for goods and services. It is essentially a representation of money in what can be more simplistically defined as tokens.



These 'tokens' are issued by companies to be traded specifically for a particular service or type of product that they provide to their clientele. It is not 'real money' in terms of actual spending money as we know it. It cannot be seen, touched or held. However, it does represent true finances and once 'cashed in' cryptocurrency has true economic market worth. There are various forms of cryptocurrency, such as bitcoin, but the umbrella term remains.

New to crypto? Curious about the financial growth options it may provide you?  
Here are 6 'need to know' facts to get you up to date with the key investor essentials:

1. There are numerous versions available. There are currently around 6,700 variants of cryptocurrency trading publicly. This number shows no signs of slowing or declining. Annually, the number of cryptocurrencies multiplies and appreciates in economic power with more than \$1.6 trillion in total value as of the spring season of 2021. Of these, bitcoins are the most popular of all of the digital currencies available to buyers and traders.

---

2. Cryptocurrency holds excellent promise. Many individuals and organisations are keen to pursue cryptocurrency as they deem it to be the financial option of the future. As word spreads of the potential investment value it holds, the more it grows in public notoriety. The blockchain technology behind it has been recognised as groundbreaking by digital and financial experts. This makes it an attractive options for both beginners and more experienced supporters.

---

3. There are ten leading contenders. As you may already be aware (unless you have been living in hiding for the past ten years), bitcoin is the most popular market option of cryptocurrency, taking up secure first place with almost precisely 50% of the total market. Second to this digital finance titan is ethereum, followed by tether, finance coin, and Cardano. The final five on the list are Polkadot, xrp, litecoin, chainlink and bitcoin cash. Bear in mind that these are the front runners, but there are thousands of other options also.

---

4. It is not a fix-all that suits every situation. Hype-fueled financial decisions are rarely without their fair share of risk. Any financial venture of any kind needs appropriate research and planning in order to be a viable and stress-reduced option. Yes, some individuals have made a significant profit within a very short period of time. The same is true of ancient stocks and shares practices and even gambling. Thus, it is wise to enlist the support of a financial adviser to ensure naively made errors are minimised.

---

5. You'll need a digital wallet for it. Unlike regular hard cash, cryptocurrency cannot be withdrawn and physically held. This form of finance requires a digital 'wallet' typically within an online app where you can keep your currency safely and securely. Monies can be transferred within such an app between 'real' money and whatever form of cryptocurrency (bitcoin, ethereum, Polkadot, etc.) you have chosen to use. Some online brokers offer cryptocurrency options. These include eToro, Tradestation, and Sofi Active.

---

6. Ask the right questions. Before investing, ensure you know what you're buying into. Enquire who owns the company that is offering the cryptocurrency you are interested in—research who else is currently investing in this organisation to understand its unique appeal better. Define whether you will own a specific stake to benefit from any earnings or whether this is simply a deal whereby you own the 'tokens' you have purchased to use for services or products. Don't skip on detail to avoid newcomer error anxiety.

# OKAY, I'M READY TO INVEST. WHAT'S MY NEXT MOVE?

Research, research—and more research! Before parting with a penny of any actual finance in exchange for cryptocurrency, you must ensure that you understand what you are investing in. Further to this, you require a clear sense of your unique why. This article has provided the key pointers that you will need to head in the right direction. Get in touch with reliable and qualified financial experts who can help you develop a strong action plan itinerary. Doing so could make the difference between profit and loss later down the line.

Most importantly—cryptocurrency comes with no guarantees.

Cryptocurrency is a highly changeable financial option. There are undoubtedly fantastic return prospects. However, it would help if you headed into the venture with a clear mind and substantial financial support in place. This is not the type of economic move made by someone with no reserves or network contacts in place to help. Cultivate a healthy environment for yourself—including enlisting the support of a reliable financial expert to help you on your way to crypto success!



# CURIOUS ABOUT TAX HAVENS?

## ANSWERING YOUR KEY QUESTIONS



Formally defined as a place of safety or refuge, a haven is essentially a specific space that offers freedom from harm in some capacity. In the context of financials, a tax haven provides individuals and businesses with the opportunity of little to no tax liability within a politically and economically static environment. Legally freed from tax responsibility—for the most part, or entirely—allows for much more financial flexibility in the short and long term.

The key (and most obvious) advantage of a tax haven is the highly desirable prospect of reduced or entirely prevented tax liability. For those with an extensive or wide-ranging wealth portfolio, the difference that this makes to annual income and savings potential can be sizeable. For smaller businesses and individuals with a more modest income or economic portfolio, any and every amount saved is equally significant.

If you have been feeling overwhelmed by the idea of tax havens, then you are certainly not alone in feeling this way. Fear of choosing the wrong path and getting into hot water with the foreign authorities responsible for income tax is widespread. To help clarify your financial options, here are the detailed answers to some of the most common questions regarding tax havens:

### “DO I NEED TO MOVE COUNTRY TO ACCESS A TAX HAVEN?”

In short— the answer is no. Most tax havens typically do not require residency of any length of time for an individual or a business to benefit directly from the tax haven opportunities of the geographical locality. In the same way, a company does not need to begin or maintain any presence within the country itself. Therefore, many individuals and businesses can access tax haven options without significant disruption to their life or work.



## “WHAT EXACTLY IS AN ‘INTRANATIONAL’ TAX HAVEN?”



In some instances, intranational locations can be defined as tax havens if they have special laws in place relating to tax. One key example of this is within the United States of America. Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington and Wyoming currently do not require any income tax by the state of government. The right financial advisor will be able to explain which states or countries offer such havens.

## “I HAVE HEARD OF OFFSHORE TAX HAVENS—BUT WHAT DOES THE TERM MEAN?”

Fundamentally, offshore tax havens benefit directly from the capital that their countries draw into the local economy. Money can flow in from individuals and businesses with financial accounts set up at banks, financial institutions and other investment vehicles of a similar kind.

Thus, individuals and registered businesses can benefit from minimal or non-existent taxes charged on income in foreign countries where loopholes, credits, or other exceptional tax considerations might be permitted. Currently, the most popular offshore tax havens (by the name of country) include:

- The Bahamas
- Belize
- Bermuda
- The British Virgin Islands
- The Cayman Islands
- The Channel Islands
- The Cook Islands
- The Island of Jersey
- Hong Kong
- The Isle of Man
- Mauritius
- Lichtenstein
- Monaco
- Panama
- St. Kitts
- Nevis

## “WHAT KIND OF CHARACTERISTICS DO TAX HAVEN COUNTRIES TEND TO HAVE?”



Offshore tax havens typically tend to possess no or low-income taxes, minimal required reporting of financial information, lack of obligation concerning financial portfolio transparency, lack of local presence requirements, and specific marketing of tax haven vehicles and related opportunities.

## “HOW DO TAX HAVENS BENEFIT THE COUNTRY OFFERING THEM?”

Offshore tax havens enjoy the benefit of the capital that is subsequently drawn into their economy due to the increased finance held within their borders. Funds can flow in from both individuals and businesses with banking accounts (and similar) established within the location. This particular inflow of capital funds may in some instances be subject to fees, all of which benefit the local economy of the country receiving them.



## “WHAT ARE THE REGULATIONS LIKE?”

If you plan on placing funds of any quantity in an offshore tax haven, you must do so responsibly. Inform yourself of the specific regulations of the country you have chosen. This applies whether you are a solo investor, a retiring individual, a large business or an international super-corporation. Every country has its own stipulations and legal specificities. To avoid fines, financial loss or even legal action you must establish the vital details relating to your venture.

Worldwide there are now several programs established to increase global enforcement of offshore investment reporting. This is due to the high volume of oversights related to such financial endeavours, including conscious and unconscious illegal activities. Whether you know you are doing wrong or otherwise (due to lack of appropriate research), you will still be liable to legal action or penalty if you do not handle each transaction in the proper manner the country requires.



## “ANYTHING ELSE I NEED TO KNOW BEFORE I SET UP AN OFFSHORE TAX HAVEN ACCOUNT?”

Yes! You certainly need to know that it is not as simple as picking a popular offshore tax haven location and sending all your money their way. To fully benefit from a tax haven, you need the correct know-how to get your finances in the right order. Smart investments root from great professional advice, always.

Reach out to the right experts trained in helping you access Offshore / Tax-free centres around the world that you are considering exploring. By doing so, you can experience peace of mind along with the prospect of a secure financial future. A suitable offshore tax haven to suit your specific financial situation is ready waiting for you. Now all you need is the right advisory team to help you access its many benefits!

# GROW FINANCIALLY



WITH  
AMA

At Austen Morris Associates, we know how the right financial decisions can make all the difference to your long-term security, quality of life and the realisation of your dreams. We also understand the importance of working closely with you over the long-term to understand your unique needs and help to meet any challenges along the way.

Since 1994, we have been committed to the core values of trust, professionalism and partnership to the benefit of our International Clients around the world, resulting in the successful long-term relationships that are the foundation of Austen Morris Associates today. As Independent Financial Advisors, we provide unbiased advice and give you access to the world's top investment management groups.

Our Consultants offer a wealth of experience in providing a full spectrum of financial advice. Our commitment to ensuring your peace of mind reinforces our focus on trust and partnership. By focusing on your specific needs and situation, we tailor plans to reach your financial goals while maximising the benefits of international investing.

Austen Morris Associates is a truly international company with its global registered office in Seychelles and wholly-owned registered offices in China, South Africa, Hong Kong, Mauritius, the USA and the Philippines. To begin your journey towards total financial security, we invite you to meet with one of our Consultants to understand our financial planning approach and why our clients become loyal and long-term partners.

Get in touch with us today for a free no-obligation consultation.

<https://austenmorris.com/contact-us/>

# CELEBRATING SUCCESS



**AMA** | Austen Morris Associates  
Invested Together, Always



**AMA** | Austen Morris Associates  
Invested Together, Always



**AMA** | Austen Morris Associates  
Invested Together, Always

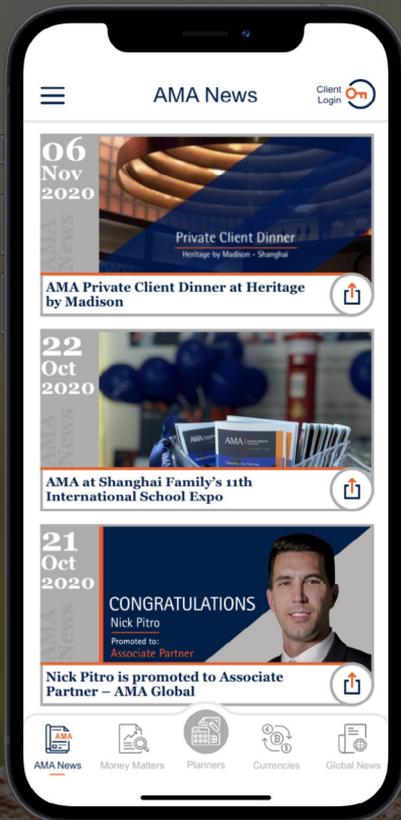


**AMA** | Austen Morris Associates  
Invested Together, Always



**AMA** | Austen Morris Associates  
Invested Together, Always

# AMA | Austen Morris Associates



Get currency alerts and rates, global finance news, monitor your investments, and more

Download on the  
**App Store**

GET IT ON  
**Google Play**

Android  
**Direct Download**

<https://austenmorris.com/mobile-app/>

[www.austenmorris.com](http://www.austenmorris.com)