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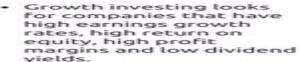
## Active or Passive Management

- Actively managed funds have financial researchers and portfolio managers who are constantly seeking to gain larger returns for investors.
- Since investors pay for these expertise, actively managed funds charge higher fees and expenses.

- Passive management is associated with mutual and exchange-traded funds (ETF) where a fund's portfolio mirrors a market index.
- Since passively managed funds do not require researchers, fund expenses are very low.



#### Growth or Value Investing



Growth investors believe these companies are innovators with a rapid growth trajectory, as they reinvest most of their profits into the business.



(B)(B)

- Value investing looks for a low price to earnings ratio, low price to sales ratio, and higher dividend yield.
- Value investors want to buy strong companies that pay out a large portion of their profits as dividends — at a good price (undervalued).

# Small Cap or Large Cap Companies



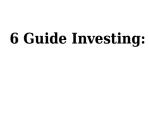
- Market capitalisation (cap) is a publicly-traded company's size (no. of shares X share price).
- Investors believe smaller companies should deliver higher returns because they have larger growth potential.
- However, small caps bring higher risk, as they are less diversified and more susceptible to wider market swings.



- Large caps are often considered blue chips (established, stable brands).
- Large caps do not grow as quickly but they also aren't likely to collapse suddenly.
- Risk-averse investors generally prefer large caps for dividend income, instead of selling shares for profit.

## **6 Guide Investing**

**Patrick Vollmar** 



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