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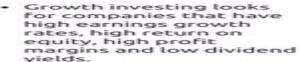
Active or Passive Management

- 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



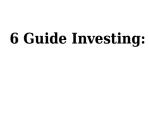
- Market capitalisation (cap) is a publicly-traded company's size (no. of shares X share price).
- Investors believe smaller companies should deliver higher returns because they have larger growth potential.
- However, small caps bring higher risk, as they are less diversified and more susceptible to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

Puja Mehta



The Top Books of the Year 6 Guide Investing The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the fascinating narratives that have enthralled audiences this year. 6 Guide Investing: Colleen Hoovers "It Ends with Us" This heartfelt tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Uncover the Best: Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic: Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and gripping novel that will keep you speculating until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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