

6 INVESTING STYLES

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 this expertise, actively managed funds charge higher fees and expenses.



- Passive management is associated with mutual 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 investing looks for companies that have high earnings growth rates, high return on equity, high profit margins and low dividend yields.
- Growth investors believe these companies are innovators with a rapid growth trajectory, as they reinvest most of their profits into the business.



- 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

Lingsheng Yao



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Table of Contents 6 Guide Investing

1. Understanding the eBook 6 Guide Investing
 - The Rise of Digital Reading 6 Guide Investing
 - Advantages of eBooks Over Traditional Books
2. Identifying 6 Guide Investing
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an 6 Guide Investing
 - User-Friendly Interface
4. Exploring eBook Recommendations from 6 Guide Investing
 - Personalized Recommendations
 - 6 Guide Investing User Reviews and Ratings
 - 6 Guide Investing and Bestseller Lists
5. Accessing 6 Guide Investing Free and Paid eBooks
 - 6 Guide Investing Public Domain eBooks
 - 6 Guide Investing eBook Subscription Services
 - 6 Guide Investing Budget-Friendly Options

6. Navigating 6 Guide Investing eBook Formats
 - ePub, PDF, MOBI, and More
 - 6 Guide Investing Compatibility with Devices
 - 6 Guide Investing Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of 6 Guide Investing
 - Highlighting and Note-Taking 6 Guide Investing
 - Interactive Elements 6 Guide Investing
8. Staying Engaged with 6 Guide Investing
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers 6 Guide Investing
9. Balancing eBooks and Physical Books 6 Guide Investing
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection 6 Guide Investing
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine 6 Guide Investing
 - Setting Reading Goals 6 Guide Investing
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of 6 Guide Investing
 - Fact-Checking eBook Content of 6 Guide Investing
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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