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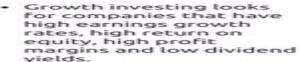
## Active or Passive Management

- 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



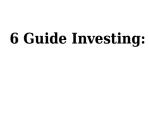
- Market capitalisation (cap) is a publicly-traded company's size (no. of shares X share price).
- Investors believe smaller companies should deliver higher returns because they have larger growth potential.
- However, small caps bring higher risk, as they are less diversified and more susceptible to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

**Baruch Lev** 



#### Reviewing 6 Guide Investing: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is actually astonishing. Within the pages of "6 Guide Investing," an enthralling opus penned by a very acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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