

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.

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