

# The EMBI Investor

Investments



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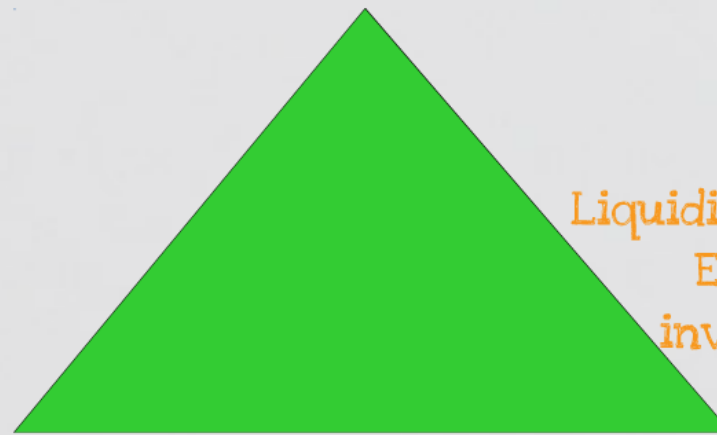


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## Assessing Investment Opportunities

Risk

Danger that money invested will be lost



Liquidity

Ease of converting  
investment into cash

Balance your investment between  
risk, yield and liquidity

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Tips on Investing

# Invest



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## Types of Investment

### Passive Investment

Passive investors will purchase investments with the intention of long-term appreciation and limited maintenance. Letting your money work for you!

### Active Investment

Active investors purchase investments and continuously monitor their activity in order to exploit profitable conditions. Active investors are seeking short-term profits.

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## The Rule of 72

$72 / \text{interest} = \text{number of years to double your money}$

$72 / 1\% = 72 \text{ years}$

$72 / 2\% = 36 \text{ years}$

$72 / 4\% = 18 \text{ years}$

$72 / 8\% = 9 \text{ years}$

$72 / 12\% = 6 \text{ years}$

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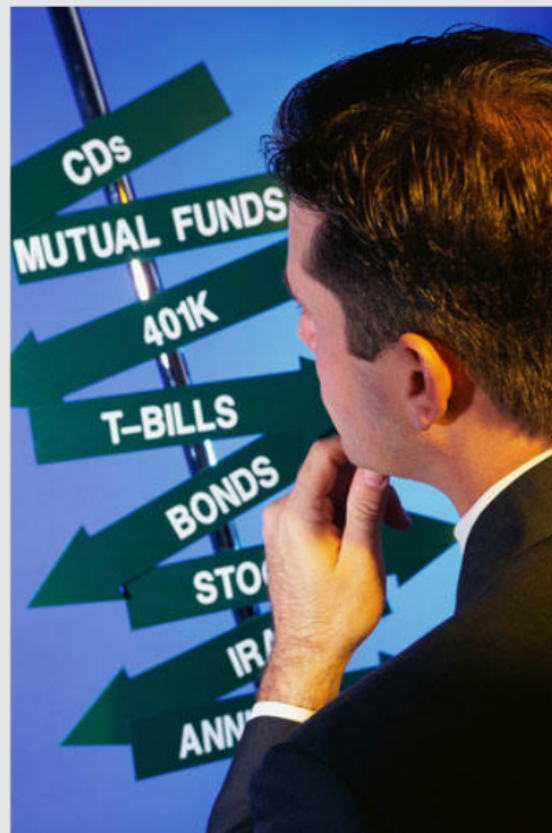
The Passive Investment  
Let Money Work for You

4% (18 yrs)		8% (9 yrs)		12% (6 yrs)	
20	100K	20	100K	20	100K
38	200K	29	200K	26	200K
56	400K	38	400K	32	400K
		47	800K	38	800K
		56	1.6M	44	1.6M
				50	3.2M
				56	6.4M



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## Types of Investment Funds





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## Treasury Bills/Bonds

- Lending money to the government
- Interest rate is fixed
- Payment mostly comes from the taxes
- Can be bought and sold from the banks
- Safe liquid investments that gives good returns