

PRODUCT CHARACTERISTICS & BRI

Equity stock

- Equity security representing ownership
- **Benefits**
 - Capital appreciation / growth
 - Dividends (only paid by some issuers)
- **Systematic risks**
 - Market risk
 - Inflation risk (short term only)
- **Non-systematic risks**
 - Business risk
 - Financial risk
 - Legislative risk
 - Regulatory risk
 - Political risk (foreign only)
 - Liquidity risk
- **Typical investor**
 - Young, more aggressive
 - Seeks capital appreciation
 - May seek dividend income from value stocks
- **Growth stocks**
 - Growing companies
 - May be minimally or unprofitable
 - Low or no dividend payouts, high P/E ratios
- **Value (undervalued) stocks**
 - Long, well-established companies
 - Typically pay dividends
 - High dividend payout ratios, low P/E ratios

Preferred stock

- Equity security representing ownership
- **Pays fixed dividend rate based on par value (usually \$10)**
- **Potential features**
 - Cumulative vs. straight - skipped dividends
 - Callable - may be bought back by issuer
 - Convertible - into common stock of same issuer
 - Participating - share dividends if company performs
- **Benefits**
 - Dividend income
 - Lower tax rates on income

- **Systematic risks**
 - Interest rate risk
 - Inflation risk
 - Reinvestment risk
- **Non-systematic risks**
 - Business or financial risk (threatens dividend payments)
 - Liquidity risk

Debt securities

- Represents debt obligations of issuers
- **Pays fixed interest rate based on par value (\$100)**
- **Potential features**
 - Callable - may be bought back by issuer
 - Call premium = payment above par to be paid if called
 - Call protection = amount of time before callable
 - Convertible - into common stock of same issuer
 - Zero coupon = sold at discount, matures at par

Debt securities (continued)

- **Benefits**
 - Interest income
 - Capital appreciation if convertible
 - Variety of choices in the market
- **Systematic risks**
 - Interest rate risk (long maturity and low coupon)
 - Inflation risk (long maturity)
 - Reinvestment risk (except zero coupon)
- **Non-systematic risks**
 - Default (credit) risk
 - Investment grade = BBB or above
 - Speculative (junk) = BB or better
 - Liquidity risk
 - Legislative risk
 - Regulatory risk
 - Political risk (foreign only)
- **Typical investor**
 - Older, more conservative (unless junk bond)
 - Seeks income, especially in retirement

Corporate debt securities

- **Commercial paper** - short term (270 days or fewer), zero coupon
- **Debenture** - long term, unsecured bond
- **Mortgage bond** - secured by real estate or property
- **Collateral trust cert.** - secured by securities or subsidiaries

US government securities

- **Treasury bill** - 1 year or less, zero coupon
- **Treasury note** - 1-10 years, pays semi-annual interest
- **Treasury bond** - up to 30 years, pays semi-annual interest
- **TIPS** - long term, pays semi-annual interest
 - Par value adjusts to inflation rate every 6 months
 - Greater of original or adjusted par paid at maturity

Municipal securities

- **General obligation bonds**
 - Non-self supporting debt
 - Funds public parks, schools, roads, etc.
 - Backed by property tax voting taxes
 - Subject to debt limits and voter approval
- **Revenue bonds**
 - Self-supporting debt
 - Funds toll roads, stadiums, airports, etc.
 - Backed by user charges
 - Not subject to debt limits or voter approval
- **Not subject to taxes if purchased by resident**
 - Most suitable for high tax brackets
 - Not suitable for low tax brackets or retirement plans

Investment companies

- **Classifications**
 - Management companies (open and closed-end)
 - Unit investment trusts (UITs)
 - Face amount certificates
- **Offer pooled investment opportunities**
- **Most suitable for investors seeking**
 - Instant diversification
 - Professional management (invest fund UITs)

Open-end management companies (mutual funds)

- **Redeemable pooled portfolios of managed securities**
- **Active management**
 - Attempting to "beat the market"
 - Attempts to beat benchmarks (e.g. S&P 500)
 - Higher expense ratios
- **Passive management**
 - Attempts to "match the market"
 - Attempts to provide returns of benchmark, lower expense ratios
- **Offered to investors at IPO if front-end sales charge exists**
- **Offered to investors at NAV if no front-end sales charge**
 - NAV is minimum price
- **NAV influenced by**
 - Value of securities in portfolio
 - Distributions to investors (dividends or capital gains)
- **NAV not influenced by demand for mutual fund shares**
- **May not be sold short or bought on margin**

Closed-end management companies (publicly traded funds)

- **Redeemable pooled portfolios of managed securities**
- **NAV reports "book value" of shares**
- **Shares traded in market at the going market price**
 - May be purchased above, below, or at NAV
- **May be sold short or bought on margin**

Exchange traded funds (ETFs)

- **Structured as open-end management companies**
- **Typically are passively managed (track index)**
- **May be sold short or bought on margin**
- **Leveraged & inverse ETFs**
 - **Leveraged** = track index at 2x or 3x rate
 - **Inverse** = tracks opposite index returns
 - **Only suitable for aggressive and risk-tolerant investors**

Types of funds

- **Growth funds**
 - Invest in growth common stocks, seek growth
- **Value funds**
 - Invest in value common stocks, seek growth and income
- **Balanced funds**
 - Invest in common & preferred stocks + bonds
 - Seek growth and income
- **Growth & income funds**
 - Invest in common & preferred stocks (equity only)
 - Seek growth and income
- **Income funds**
 - Invest in various securities seeking income
 - Types
 - Equity income funds
 - Corporate debt funds
 - Government debt funds
 - Municipal debt funds
 - High-yield (junk) bond funds
 - OMNI/HAALPH, etc. funds
 - Money market funds - \$100 NAV at all times
- **Asset allocation funds** - seek best or variable asset allocation mix
- **L/A rule funds** - adjust risk tolerance over time
- **Sector/specialized funds** - invests in specific sectors or regions of world
- **Index funds** - track a specified index



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