

## INVESTMENT CHARACTERISTICS MATRIX

	Time Frame (holding period)				Marketability/Liquidity		Safety of Principal		Risk Level (overall)		Sources of Risk		Taxation	Periodic Cash Flows	Variability of Cash Flows	Capital Appreciation	Acquisition Costs (%)	Expected Yield (%)	Inflation/Deflation Hedge	Leverage Available	Minimum Investment	Distributions	Personal Management	Where to Buy
Bank Savings Accounts	S	H	H	L			PP	OI	X	L			0	C			Sm	Q	L		b			
Money Market Mutual Funds	S	H	H	L			R	OI	X	m			0	C	e		1,000	Mo	L		MF			
Certificate of Deposit	V		H,V	L			R,PP	OI	X	L			0	C	d		100	Q	L		b,SB			
EE U.S. Savings Bonds	L	H	H	L			PP	OI,TD					0	C	d		25		L		b,Fed			
Income Common Stock	V	H	m	L/m			B,I,M	OI,CG	X	L/m	X		1-5	C	i	X	Sm	Q	m		SB			
Growth Common Stock	V	H	L/m	m			B,M	OI,CG	X	m	X		1-5	C	i	X	Sm	Q	m		SB			
Aggressive Growth Common Stock	V	H	L	m/H			F, B,M	CG			X		1-5	C		X	Sm		H,m		SB			
HH U.S. Savings Bonds	L	H	H	L			PP	OI	X	L			0	C	d		500	SA	L		b,Fed			
Preferred Stock	V	H	m	L/m			B,M,I,PP	OI,CG	X	L	X		1-5	C		X	sm	Q	m		SB			
Treasury Bills	S	H	H	L			RI	OI					0-1	C	e	X	10,000		L		SB,b,Fed			
Treasury Bonds	V	H	V	V			R,I,PP	OI,CG	X	L			0-1	C	d	X	1,000	SA	L		SB,b,Fed			
Municipal Bonds	V	H	V	V			R,C,I,PP	TF,CG	X	L			1-3	C	d	X	5,000	SA	L		SB			
Corporate Bonds	V	H	V	V			C,R,PP,E	OI,CG	X	L			1-3	C	d	X	1,000	SA	L		SB			
<b>Bonds with features:</b>																								
Zero Coupon	V	H	V	V			C,I,PP,E	OI,CG					1-3	C	d		V		L		SB			
Discount	V	H	V	V			I,PP,E	OI,CG	X	L	X		1-3	C	d		V	SA	L		SB			
Convertible	L	H	m	m			I,PP,C,B,M,E	OI,CG	X	L	X		1-3	C	d,i		1,000	SA	m		SB			
Single Prem. Def. Ann.	L		H	L			PP	TD					v	C	d		5,000		L		A			
Variable Life	L		m	m			B,M,I	TD			X		v	C	d,i		V		m		A			
Universal Life	L		H	L			R	TD					v	C			V		L		A			
Gold	V		L	H			I,M	CG			X		+/-	C	i		Sm		m		D			
Collectibles	L	V	L	H			M	CG			X		+/-	C	i		Sm		H		D			
<b>Real Estate:</b>																								
REITs	V	H	m	m			B,I,M	OI,CG	X	L/m	X		2-3	C	i	X	Sm	Q	m		SB			
Ltd. Partnerships	L	L	L	V			F,B,M	OI,CG	X	H	X		8+	C	i		5,000	Q	L		SB			
Income Property	L	L	m	V			B,I,M,F	OI,CG	X	m	X		10	C	i	X	V	Mo	H					
GNMAs	V	H	V	m			I,PP	OI,CG	X	m			1-3	C	d	X	25,000	Mo	L		SB			
Oil & Gas Ltd. Partnerships	L	L	L	V			F,M,B	OI,CG	X	H	X		8+	C	i		5,000	Q	L		SB			
Equipment Leasing Ltd. Partnerships	L	L	L	V			F,M,B	OI,CG	X	H	X		8+	C	i		5,000	Q	L		SB			
Futures Contracts	S	V	L	H			M	CG			X		fee	C	i	X	2,000		H		SB			
Options	S	V	L	H			B,M	OI,CG			X		2-10	C		X	Sm		H		SB			

### Symbols

A = agent	E = event	L = long or low	PP = purchasing power	Sm = small
B = business	e = equal	M = market	Q = quarterly	TD = tax deferred
b = bank	F = financial	m = medium or moderate	R = reinvestment	TF = tax free
C = call	H = high	MF = mutual fund	S = short	V = varies
CG = capital gains	I = interest rate	Mo = monthly	SA = semiannually	X = yes, available
D = dealer	i = inflation	OI = ordinary income	SB = stockbroker	+/- = large range