

PASSIVE INVESTING

VERSUS

ACTIVE INVESTING

WHAT'S THE DIFFERENCE?



Go With The Market & Attempt to Replicate Market Returns

Save Time & Reduce Risk, but Forgo Choice

Less Control Over Types of Investments Chosen

Risk Reduction Reduces Chances of Below Market Returns



Design Portfolios & Strategies Based on Beliefs & Market Sections

More Control, but Increased Risk & Time

More Control Over Investment Choice, Possibly Higher Returns

Poor Investment Choices Equal Below Market Returns