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Rules of Investment Decision Making

First is Buyers Beware. It's your money, your responsibility. Don't be afraid, be suspicious, but get investment done, as money devalues. Plan to learn and understand the risk.

Two, know where your money is. If you don't know specifically, go back to number 1. If it is too complicated for you to understand, there's a reason, don't do it.

Three, invest in companies that produce the basic needs of people, the means of production; food, clothing and shelter, agriculture, mining and manufacturing.

Four, ask "where do I spend my money?" If you must buy diapers, buy stock in Procter & Gamble or Kimberly Clark, you won't be disappointed.

Five, stick with marketable debt and equity. Companies that are publically traded have liquidity and transparency, scrutiny! (Avoid private, non-traded, and alternate)

Six, security is all that matters (see number one). Consider the risk. Don't be afraid. Do it gradually. Don't put a rookie snow skier on the peak of the mountain. In other words, don't jump into the pool headfirst, go one step at a time. The baseball analogy is applicable. Fill the bases before you swing for the fences.

Seven is that profits matter, yours and the corporation's. The business must have profits. You are seeking a share of the profit. Remember that money devalues.

Eight, timing matters, avoid buying "growth at any price." Prices matter.

Nine, two heads are better than one. Take the initiative to get face to face with a critical professional regularly. Ask that risk be quantified. This routine also helps uncover what might otherwise be unanticipated developments in life and in the markets.

Ten, trust in a professional and/or funds is not a substitute for number one through nine.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.