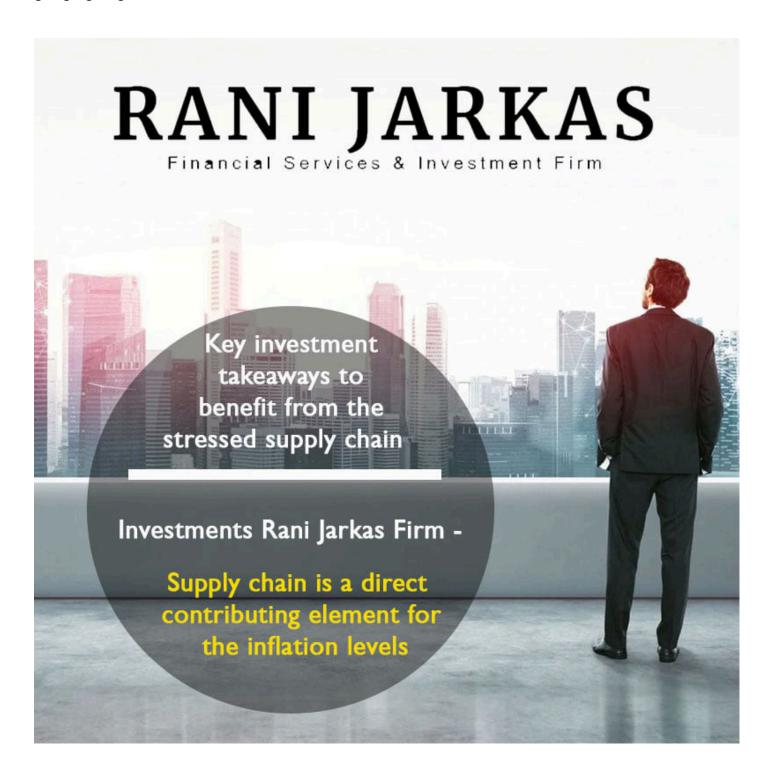


Rani Jarkas – Demystifying the investment indices

An investment index is a measure of performance of a collection of investments, including large-cap stocks, government bonds, commodities, and others. You can't invest directly in an index. However, indices can be useful for a variety of reasons in monitoring and analyzing the market, particularly as a benchmark. For example, you should understand what an index is attempting to measure and what the components are of that index for the index to be useful for gauging segments of the stock market.



Investing is by no means easy. Whilst the benefits are plentiful for those who can approach investing with a thorough, strategic plan, there are omnipresent market vulnerabilities that even the most prepared investor must seek to overcome. Yet no challenge is ever too great, and with ample research, planning and a strong financial plan, the challenges of investing can be respected without being feared.

Investing is a long-term game. Those who chase short-term profits often find themselves out of money in next to no time. As the years go on, measured investment will see your wealth slowly accumulate. Be sure to revisit your same specialist financial planner, and redevelop your goals and expectations, and together, you can come to a workable solution.

Paper returns are all good and well when investments head in the right direction year upon year, however, the stock market moves up and down meaning one year of positive paper return could be wiped or turned into a loss the following year. You should lock in positive returns and adopt capital protection strategies in negative market years to significantly avoid erosion to your portfolio resulting in a super low risk approach to investing in these volatile times.

Our <u>Cedrus Investments</u> experts can assist you in overcoming those market vulnerabilities, hopefully leading to you becoming a better investor and achieving investment success.

Cedrus Investments is a global boutique investment firm founded by Mr. Rani Jarkas more than 19 years ago. As an exceptional financial services executive, Rani Jarkas' service and Firm aim to become the leading financial service solution provider by offering knowledgeable investors objective advice, creative global solutions, aligned incentives and transparency.