

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 Boods	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																			
Bonds with features:																																				
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																			
Real Estate:																																				
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

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|--------------------|-------------------|------------------------|-----------------------|--------------------|
| 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 |