

SAGACIOUS INVESTMENT SERVICES An Investment Partnership

The information, examples, and explanations provided by Sagacious Investment Services must not be taken as personal advice. They are for educational purposes only and do not take into account your personal financial circumstances or your requirements or personal goals.

Sagacious Investment Services is not your typical 'Investment Partnership' because...

The common simple legal definition of a 'Partnership' is an association of two or more persons (or entities) engaged in an enterprise in which the profits and losses are shared proportionally. Sagacious Investment Services treats its relationship with you very similarly to the principles of a partnership but with two very major distinctions. They are the '**RISK**' (potential loss) and the '**REWARD**' (the potential profit).





When investing with Sagacious Investment Services you have no risk, in other words Sagacious Investment Services carry all the risk. Why? On the upside. any investment that produces a greater ROI than is paid to you, the 'Investor', the excess is retained by Sagacious Investment Services. That is how both parties benefit from the relationship. The significant consequence is that it keeps Sagacious Investment Services investment strategies very focused and deliberate.

Sagacious Investment Services guarantee your capital investment is returned and also guarantee the interest rate as agreed to by both parties.

## **Investing v Trading**

Much has been written (and said) about the differences between Investing and Trading.

Generally speaking 'Investing' is looking for both capital appreciation and interest return usually for the medium to long term. Depending upon the asset class we invest in the results can be considerably different, and asset classes perform differently throughout their cycles. Many investments fall into the 'set and forget' category, although the wise and astute investor will regularly monitor their position and rebalance their portfolio.

Trading, on the other hand, requires constant monitoring and is usually confined to the derivatives available within the financial markets; it can also be used with liquid assets. Traders are looking for short term; sometimes very short (just a few minutes!) gains whereby the derivative gains an ROI profit far exceeding those associated with the general concept of 'Investing'. Experienced traders understand and use leverage to maximize their profit potential, but leverage is a double edged sword, it also increases risk. The inexperienced trader usually exposes themselves to situations high in risk and low in reward.

Sagacious Investment Services uses a combination of Investing and Trading strategies, specifically designed to minimize risk and maximize potential profits within a balanced portfolio.

