

III Investment Principles with Business Examples

Principle 1: Diversification

1. Diversification across asset classes

- Spread risk by investing in different asset classes (e.g., stocks, bonds, real estate, commodities)
- Reducing volatility
- Stocks & bonds tend to move in opposite directions over the long term
- Stocks are more volatile than bonds
- Stocks & commodities often move in the same direction
- Stocks & real estate often move in the same direction
- Commodities (e.g., oil, gold) often move in the opposite direction to stocks
- Diversified portfolios can outperform

2. Diversification across industries

- Reduce risk by investing in different industries
- Diversify across sectors (e.g., technology, healthcare, consumer goods)
- Diversify across sub-sectors (e.g., software, hardware)
- Diversify across companies (e.g., Apple, Microsoft)
- Diversify across geographies (e.g., US, Europe, Asia)
- Diversified portfolios can outperform

3. Diversification within asset classes

- Diversify within asset classes (e.g., stocks, bonds, real estate, commodities)
- Diversify within asset classes (e.g., large cap, small cap, international)
- Diversify within asset classes (e.g., growth, value)
- Diversify within asset classes (e.g., emerging markets)
- Diversify within asset classes (e.g., alternative assets)

Principle 2: Valuation

Investors should only invest in assets that are undervalued relative to their intrinsic value (e.g., price-to-earnings ratio, price-to-book ratio)

- Identify undervalued assets (e.g., stocks, bonds, real estate, commodities)
- Identify undervalued assets (e.g., large cap, small cap, international)
- Identify undervalued assets (e.g., growth, value)
- Identify undervalued assets (e.g., emerging markets)
- Identify undervalued assets (e.g., alternative assets)

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David Baud



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