



American Behavioral

Investing Basics

Ready to start investing? How will you choose from among the thousands of investment opportunities available? The first step is to decide what kinds of benefits you want your investments to provide. Once you've set goals for how you want your investments to perform, you can assess the features of various investments to determine whether they meet your needs.

Monthly Webinar Series

Investing 101

Do you want to invest but don't know where to begin? This webinar will help you to understand what investing is, what it means, and how the "miracle" of compounding works. It will also cover some of the building blocks of investing and provide some insights into techniques with the goal of helping you think about which investing strategies are right for you.

[Login](#) any time this month to watch the webinar and ask the expert questions!

Points to Ponder

Certain types of investments are very effective for generating income on a regular basis. These include the following:

- Cash and equivalents, including money market accounts, CDs, Treasury bills, and notes
- Bonds, including Treasury, municipal, and corporate bonds
- Income stocks, including preferred stock, utility stock, and high-capitalization blue chip stocks
- Income mutual funds

However, a portfolio made of these investments may run the risk of not growing as much in value over time as would a growth-oriented portfolio. Some investors find that they need to balance their goal of income with their desire to build the value of their investment capital.

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