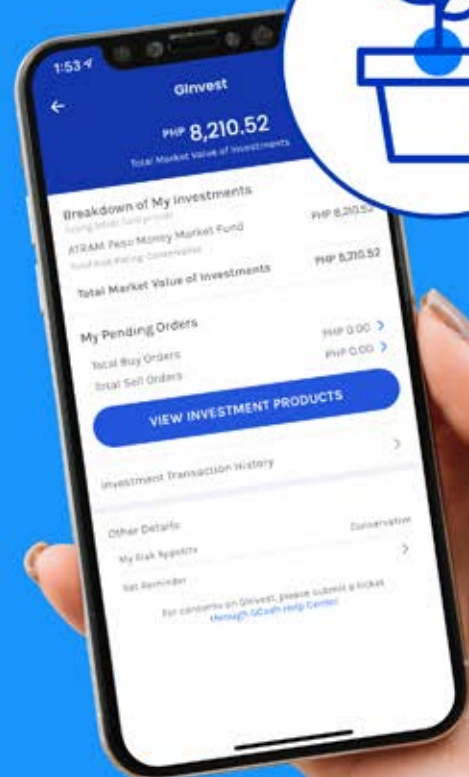


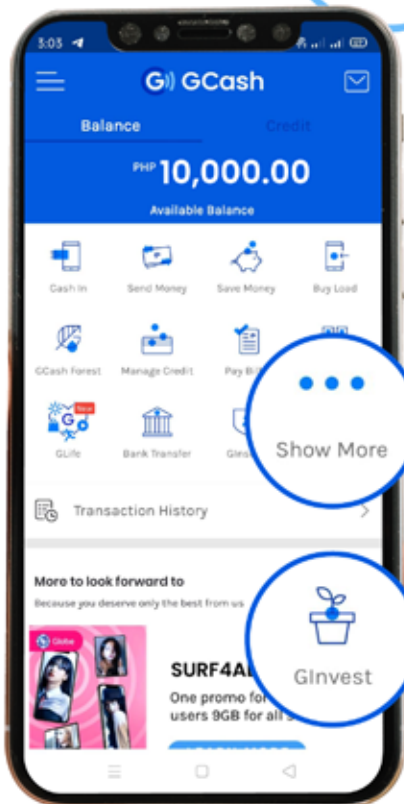
# Welcome to GInvest!

Ready to start growing your money? After reading through this primer, you'll know all the basics. **Let's get started!**

## What's Inside

- 1. GInvest**
  - How it Works
- 2. Investing 101**
  - Benefits of Investing
  - The Importance of Investing
  - Investing Principles
- 3. Interactive Quiz**
- 4. How to Use GInvest**
  - Buy Order
  - Sell Order
  - Monitor
- 5. FAQs**





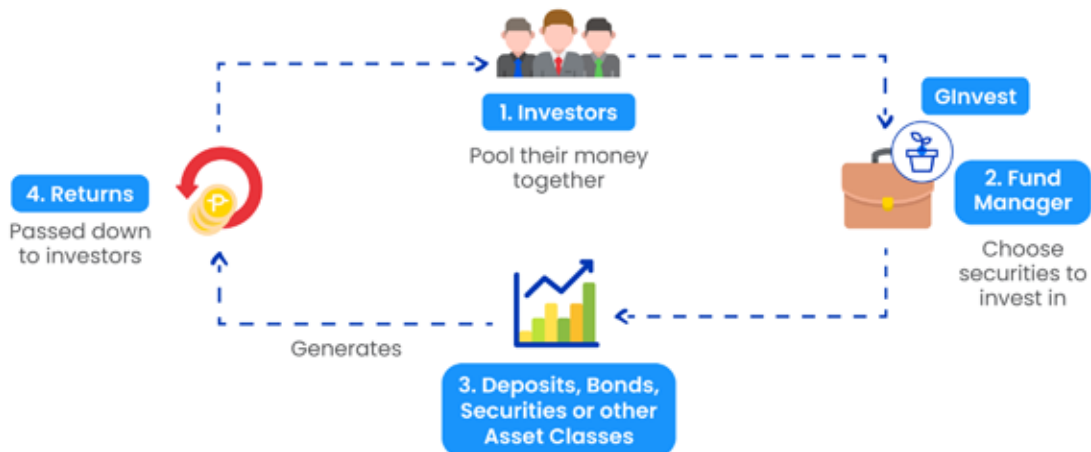
# Welcome to GInvest

GInvest is a platform that enables every Filipino to make their money work for them by investing in professionally managed funds.

## With GInvest, you can:

1. Open an investment account with just a verified GCash account.
2. Start investing for as low as P50.
3. Track and monitor your investments on your phone.

## How It Works



GInvest is made possible by our partners:

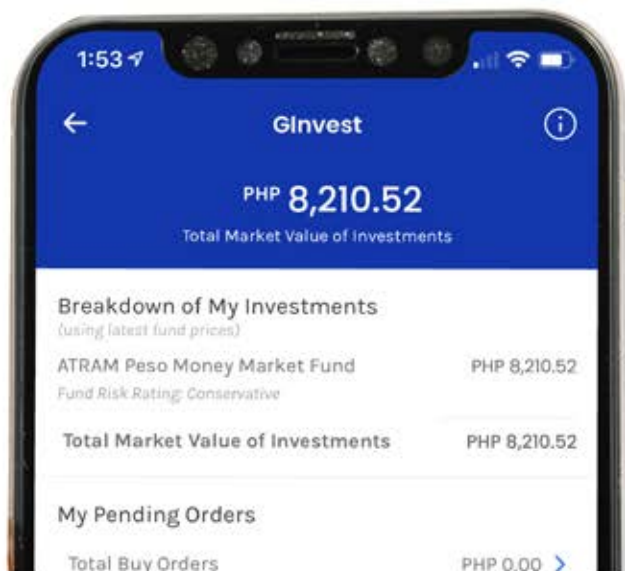


and is regulated by the Bangko Sentral ng Pilipinas

### Investing Terms!



**Asset class:** a set of funds which have similar financial characteristics and behave similarly in the marketplace.



# Investing 101

Investing is putting your resources or money into something, with the hope of it making you more money in the future.

There are many things you can invest in:

## Some Types of INVESTMENT VEHICLES



### Bond

It usually pays interest and returns the principal at the end of the term.



### Stocks

When you purchase stocks, it means you own a share of the company.



### Funds

This is pooled money from other investors, like you, to buy a mix of assets such as stocks and bonds.

## Investing Terms!



**Investment vehicles:** A product used by investors to gain positive returns through income or gains.



# Why should I start Investing?

We all want to do more with what we earn, whether it's a car, a new gadget, a trip to Japan or your child's tuition fee!

## Everything costs money!

And we all know that in order to achieve these financial goals, we have to set aside money. But setting aside money is not enough because it naturally loses value.

**This is called inflation!**



In other words, Php 1 today is worth less than Php 1 tomorrow.

**Putting your money in a bank account won't solve the problem either!**



Currently, bank accounts give an interest rate of **0.25% per year** while the inflation is currently at **4%**. You're still losing **3.75% a year!**

**This is where investing comes in, giving you better chance of earning more!**





# Investing 101

Before you start investing, it's important to learn about these investing principles.



## Risk and Rewards

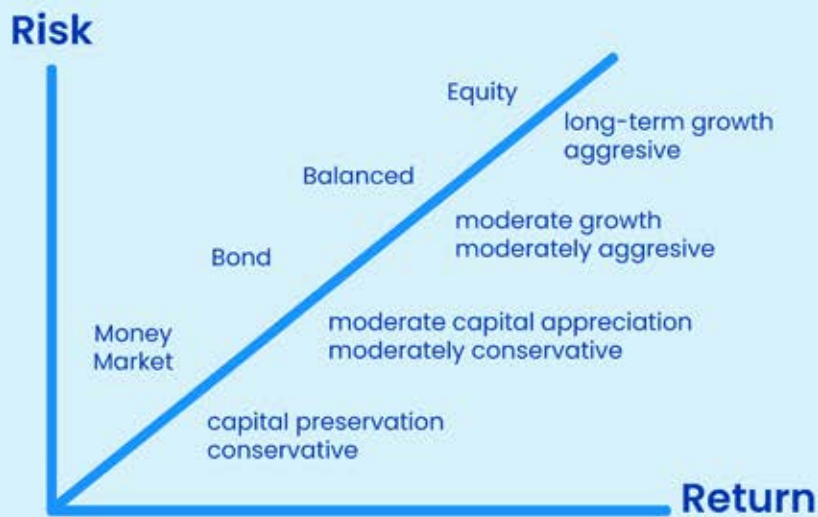
### What is Risk?



The possibility of losing some or all of the originally invested money.

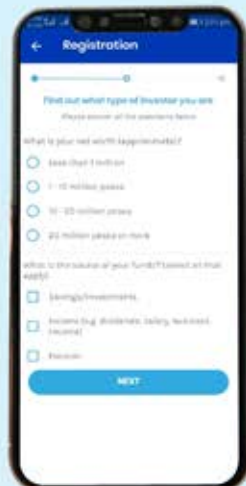
The principle of risk and rewards says that taking on more risk is associated with **higher potential returns**.

For example, in the case of investment funds:



The graph shows the risks and rewards of different types of investments

The **Risk Profiling Questionnaire** you answered during registration measures how much risk you're willing to take as an investor.



Each investment product in GInvest also has a risk classification to help you invest in products that best match your own risk profile.



# Diversification



One way of lessening the risk of losing your invested money is through diversification.

**Diversification** is avoiding putting all your money in one investment.



When the value of one of your investment drops, your other kinds of investments would hopefully hold or increase in value so you don't lose as much money.

## The Value of Time



Take advantage of **time** and **invest NOW!**

Another reason to invest early is **because you will give your money more opportunity to grow.**

### Advantage of Investing at an Early Age

#### Investing at 25 years old

25 years old Starting age	65 years old Age
Php 5,000 Monthly investment	= Php 10,000,000 Projected benefit
Php 600,000 Total investment	
10 years (Years investing)	

or

#### Investing at 45 years old

45 years old Starting age	65 years old Age
Php 20,000 Monthly investment	= Php 12,000,000 Projected benefit
Php 2,400,000 Total investment	
10 years (Years investing)	



# What are you investing for?

Before you start subscribing to an investment fund, it's important to know what you're investing for. Find out by taking this quiz!

1

## What is your top priority right now?

- A. Supporting my sibling/s and giving back to my parents.
- B. Delivering results and contributing to reach our company goals.
- C. Exploring the world and experiencing everything life has to offer.
- D. Sparking change and making a difference.

2

## If you were given P3,000 today, what would you do with it?

- A. I'll treat my family with it, we'll have a date!
- B. I shall buy ticket to this workshop for a skill I've always wanted to learn.
- C. I'll book place tickets to one of the country's beautiful islands!
- D. I will give it to an organization that I know will use it for a good cause.

3

## Where would we find you spending your free day?

- A. Just at home, catching up with the family.
- B. Probably at my favorite coffee shop. Time to catch up on the work I've set aside!
- C. I love holidays! You'd definitely find me at the beach.
- D. I'll be volunteering in a needy community. Want to come?

4

## Are you currently saving up for anything?

- A. Yes, I'm tightening my belt on some expenses because I'm saving up for a family surprise.
- B. I'm building my wealth to earn enough capital for my future business.
- C. Yes, I'm saving up to book a flight to my dream destination!
- D. I try to spend minimally and give back more instead.



# Results



## Mostly A's Your Family

Your family is everything for you. In everything you do, you always have their back and spend most of your finances for their well-being.



## Mostly B's Your Career

Or soon-to-be! You're all about practicality and quality, meaning you only spend for the things that matter.



## Mostly C's Your Adventures

The world is yours to see! You're willing to go anywhere and hate staying at home, especially on holidays.



## Mostly D's Your Advocacies

Your heart is the biggest asset you have! You always think of how you can help others with your money.

We all hustle for our unique **#goals**.  
Make the most out of your hard work by regularly placing your earnings in an investment that can grow them exponentially.



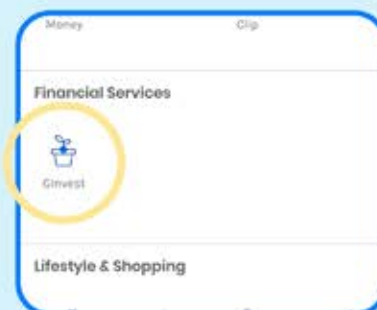


# How to use GInvest

## How to Place a Buy Order

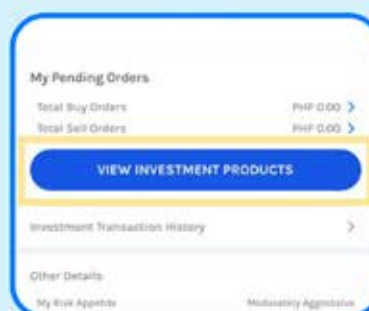
### Step 1

On the GCash Menu or Dashboard, click on Invest Money



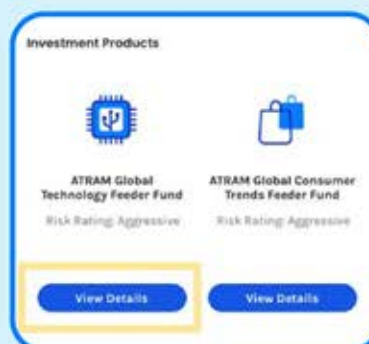
### Step 2

Click on View Investment Products.



### Step 3

Select your desired Investment Product then click View Details

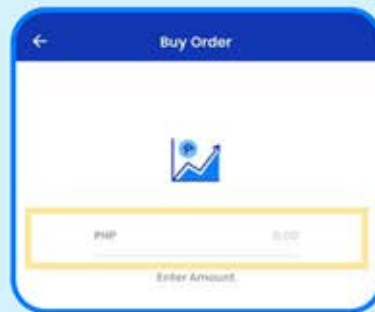




**Step 4**  
Tap on "Buy"



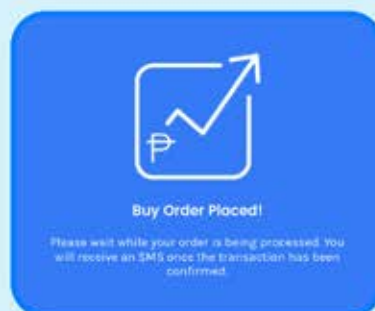
**Step 5**  
Enter your desired amount and click next



**Step 6**  
Agree to the Terms and Service then tap "Confirm"



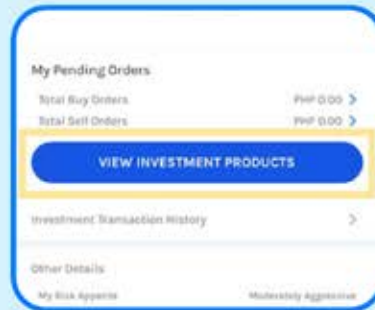
**Step 7**  
You will proceed to confirmation page



# How to Place a Sell Order

## Step 1

On the GInvest Dashboard, click on View Investment Products.



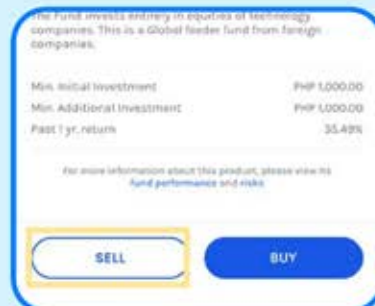
## Step 2

Select the fund that you have an investment in by tapping view details



## Step 3

Tap on "Sell"





## Step 4

Enter the amount you want to sell then tap "Next"



## Step 5

Agree to the Terms and Conditions then tap Confirm



## Step 6

You will proceed to confirmation page





## How to Track and Monitor Investments

Once you've invested, you can track your investments via a report sent to your verified email!



### Transaction History

Keep track of your past subscriptions and redemptions.

### Quarterly Reports

Product providers send quarterly reports that have more details on your investment products' performance to your email. You can also check their websites for monthly reports.



# More FAQs

## 1 **Are there fees in using GCash GInvest?**

There are no fees every time you transact, and no minimum holding periods.

## 2 **Does a higher risk appetite lead to higher returns?**

Your risk appetite is a guide for choosing funds that match your financial goals and needs. It was derived from your answers in the Risk Profile Questionnaire. An investor's Risk Appetite does not affect the performance of the funds she/he is investing in.

## 3 **Can I Retake the Risk Profile Questionnaire, or change my Risk Appetite on GInvest?**

Retaking the Risk Profile Questionnaire (RPQ) to update your Risk Appetite is currently not available. However, you can retake the RPQ every 3 years from your account opening date as mandated by the Bangko Sentral ng Pilipinas (BSP).

## 4 **How can I retrieve my GInvest account if I lose my mobile sim or number?**

You can request to transfer your old GInvest account to a new GCash account once it is Fully Verified with the same user details, and is not yet registered to GInvest. Contact GCash Support via Live Chat or email [support@gcash.com](mailto:support@gcash.com).

**Got Questions? Contact us at:**

 2882  [support@gcash.com](mailto:support@gcash.com)  [@gcashofficial](https://www.facebook.com/gcashofficial)

For more details, please visit <http://go.gcash.com/GInvestHC>