

eIP

COL EASY INVESTMENT PROGRAM

Learn to build personal wealth - the easy way.



Click [here](#) to start today.



The COL Easy Investment Program is the latest service from COL Financial (COL) that gives investors a simple and more convenient way of investing in the stock market regardless of age, income or experience. With a time-tested and reliable investment method that is easy to understand and apply, COL can help you build your personal wealth today.



Click [here](#) to read our complete guide to the COL Easy Investment Program

or

click on any of the following topics:

1. [Why should I invest in the stock market?](#)
2. [What is long-term investing? What are the benefits?](#)
3. [How does the peso-cost averaging method of investing in the stock market work?](#)
4. [When should I start investing in the stock market?](#)
5. [What does the COL Easy Investment Program offer?](#)
6. [COL Financial - Who we are.](#)
7. [Contact us to join our free seminars or to open an account.](#)





Why should I invest in the stock market?

History has proven that investing your money in solid growing companies over a period of time provides greater returns than regular savings.

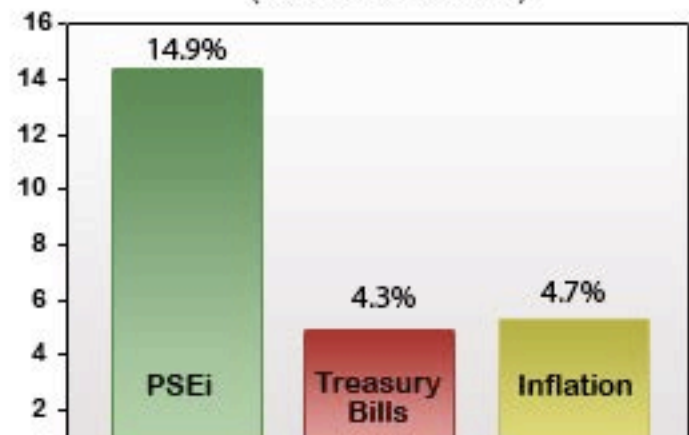
Investing in the stock market is also a good hedge against inflation or the steady increase in prices of goods and services.

How do I profit from the stock market?

When you own shares of a stock, you own part of a company. The stock market is a venue for one to buy and sell shares of publicly listed companies with the intention of benefiting from a company's growth through two ways:

1. An increase in stock price or capital appreciation.
2. Company earnings distributed to all shareholders in the form of dividends.

5-YEAR EFFECTIVE ANNUAL YIELD
(As of December 2010)





Long-Term Investing | Set your investment clock from minutes to years.

The Principle of Long-Term Investing :

The longer you hold onto an investment in a quality company, the less chance of experiencing a negative return on your investment.

Investing Php 100,000.00 with an Interest Rate of 7% Per Year through ...

Compounding is the act of reinvesting your profit and dividends to further increase the income generated by your capital. The longer you stay invested, the greater the returns.

YEAR	SIMPLE INTEREST (without reinvesting profit)	COMPOUNDED INTEREST (with profit reinvestment)
1	7,000.00	7,000.00
2	7,000.00	7,490.00
3	7,000.00	8,014.00
4	7,000.00	8,575.00
5	7,000.00	9,175.00
30	7,000.00	49,799.00
TOTAL INTEREST EARNED	Php 210,000.00	Php 661,225.00

Most stock market investors are looking for a way to invest ...

... that can minimize risk.

Controlling your risk lessens the need to constantly watch or monitor the market. Thus, any time becomes a good time to invest.

... with a small amount of capital.

For as low as **Php 1,000** you can regularly invest in solid growing companies and maximize your earnings potential.

... that works for everyone.

Regardless of age, income or investment experience, we make investing in the stock market more convenient and simple for you.



COL Financial can help you build your personal wealth - with Peso-Cost Averaging.

We recommend **Peso-Cost Averaging**, a time-tested personal wealth-building strategy that has been proven to work by investing a fixed amount of money in regular intervals over a period of time.

STEP 1
Decide how much you want to invest on a regular basis in a good quality company.

Amount
Php 5,000

STEP 2
Determine how often you wish to purchase your stock shares.

Interval
Monthly

STEP 3
Set a timeline depending on your investment goal.

Time Frame
20 Years



As the price of stock ABC drops, your Php 5,000 investment per month buys **more** shares and you purchase **less** shares as the price of stock ABC increases.

Sample Peso-Cost Averaging Activity

Date of Stock Purchase	Fixed Amount to be Invested Regularly (Php)	Current Price per Share (Php)	# of Shares Purchased (Fixed Amount / Current Price)*	Average Cost per Share (Php)
1 - JUN	5,000	10.00	500	10.00
1 - JUL	5,000	11.75	426	10.80
1 - AUG	5,000	11.50	435	11.03
1 - SEP	5,000	11.00	455	11.02
1 - OCT	5,000	10.00	500	10.80
1 - NOV	5,000	9.00	556	10.45
1 - DEC	5,000	7.50	667	9.90
1 - JAN	5,000	8.00	625	9.61
1 - FEB	5,000	9.00	556	9.54
1 - MAR	5,000	9.10	549	9.49
1 - APR	5,000	9.50	526	9.49
1 - MAY	5,000	10.00	500	9.53

* You buy less shares when prices are high and more shares when prices are low. (The no. of shares used in this example does not comply with minimum board lot set by the PSE.)

Thus, your average cost remains low.

Peso-Cost Averaging
is the easiest way to invest in the stock market.



By purchasing shares of stock in small amounts over time rather than in one large lump-sum, you reduce the risk of volatile swings in market price.

When it comes to investing in the stock market, time is your most precious asset.
The longer your time horizon, the more time you have to make money.



Starting Age 25
Annual Investment **Php 60,000**
Years Investing 10
Total Investment **Php 600,000**

Ending Value at age 65 (40 years):

Php 20,189,953

Starting Age 35
Annual Investment **Php 60,000**
Years Investing 10
Total Investment **Php 600,000**

Ending Value at age 65 (30 years):

Php 7,784,101

Starting Age 45
Annual Investment **Php 60,000**
Years Investing 10
Total Investment **Php 600,000**

Ending Value at age 65 (20 years):

Php 3,001,108

NOTE: The above hypothetical examples are assumed to grow by 10% a year. This is for illustrative purposes only.

eip

COL EASY INVESTMENT PROGRAM

The COL Easy Investment Program is the latest service from COL Financial which makes it easier for our customers to apply the method of peso-cost averaging. For the independent investor with little time or financial knowledge, the COL - EIP makes long-term investing simple and more convenient for you.

We at COL Financial believe that every Filipino deserves to be rich and the earlier you aim for your financial goals, the greater the returns. Any time is the best time to start investing.



FEATURES OF THE EIP

PREMIUM STOCK LIST

- Have access to the COL recommended stock picks based on our comprehensive and updated research reports.

EIP PORTFOLIO

- Monitor your EIP positions online.

SCHEDULE CALENDAR

- Automatically know when it's time for you to purchase shares of your EIP stock and receive an email reminder 2 days before your scheduled EIP order.

THE COL SERVICE HOTLINE

- For any questions or inquiries you may have regarding the COL EIP, our customer relations officers are on call for you at 6-515-888.

COL Financial is the leading and fastest-growing online stockbrokerage firm in the Philippines. In 2008, COL Financial was ranked as the Number 1 stockbroker by the Philippine Stock Exchange, outranking over 100 stockbrokers by having the highest number of transactions in the stock market.

COL Financial is the largest capitalized stockbroker with over half a billion in paid-up capital and the 1st and only broker to list in the Philippine Stock Exchange. Established in 1999, it is managed by a team of professionals in the fields of finance and information technology industries as well as entrepreneurs with over 30 years in the stock brokerage industry.

COL Financial is committed to empowering the Filipino investor to achieve financial independence by maximizing the opportunities offered by the stock market and making well-informed investment decisions.



WHAT WE OFFER

As a COL Customer, you have complete access to:

1. Superior and user-friendly online tools for efficient stock market investing
2. Comprehensive and up-to-date research reports and analysis
3. Margin Financing
4. Investor Education Seminars
5. Customer Service Support



Start building
your personal wealth with the
COL **Easy Investment Program**
today!



[Open a COL Account.](#)



[Join our weekly COL - EIP seminar.](#)

Call our hotline at 6-515-888 for more information.

COL FINANCIAL BUSINESS CENTER
2403-B East Tower, PSE Centre, Exchange Road
Ortigas Center, Pasig City Philippines 1605
helpdesk@colfinancial.com

PREVIOUS



[RETURN TO MAIN MENU](#)