



Full-Share Plan

A full-share plan means you buy 1 complete share of the company.

You own the whole unit.

Example: If Tesla share price = \$200 and you buy 1, you pay \$200 and become a shareholder.

Benefits: Value increase, dividends, voting rights, and ability to sell anytime the market is open.

Risk: If price drops from \$200 to \$150, you lose \$50 per share.

Best for investors with bigger capital, long-term holders, and those who want full ownership.

Fractional-Shares Plan

Allows you to buy less than one full share.

Example: If Tesla is \$200 and you invest \$90, you receive a fraction of a share.

You earn dividends and price changes proportionally.

Advantages: Low entry barrier, easier diversification, automatic dividend reinvestment (if supported).

Disadvantages: Possible broker fees, limited voting rights.

Ideal for beginners and smaller investors.

Recurring Shares / Dollar-Cost Averaging (DCA) Plan

Invest a fixed amount regularly (weekly or monthly) regardless of price.

Example: Invest \$200 in Tesla every month automatically.

Smooths out price fluctuations over time.

Advantages: Reduces timing risk, encourages disciplined investing.

Disadvantages: Requires patience and long-term commitment.

Best suited for long-term growth investors.

ETF / Diversified Plan

ETF bundles multiple stocks into one fund.

Example: An ETF may include Tesla, Apple, Amazon, Microsoft and more.

Reduces risk because losses in one stock may be offset by others.

Advantages: Diversification, reduced risk, flexibility.

Disadvantages: Lower potential gains compared to a single high-growth stock, management fees may apply.

Ideal for long-term investors seeking balanced exposure.