

**DUMLAO, VILLAMOR P.**

1. **Reflect:** I think I am more inclined into a safer investment even with lower returns, since I have issues in myself regarding my intuitions for picking investments.
2. **Decide:** Among the given investments, I will pick Blue-chip stocks. First of all, they have good stability and growth, which will make me safe to invest despite the risk of investing in their company. In addition, given that they are in a recognized and regularized stock of the market, it is safe to invest to them, knowing that you risked your money into a recognized entity and not in a illegal way.
3. **Assess:** Based on my choice, I think I have a Moderate-Low risk appetite. Even though 50,000,000 is a big chunk of money, I still won't risk going through investments that may cause me to lose a lot of money, even with promised high returns. I still tend to pick investments that will keep me safe and secure earnings. If I were to invest in high stakes, I would have to carefully examine the company that I will be investing to in order for me study their company. At the end of the day, all I care about is earnings and not losses.