



Alternative Investment Decision Framework

How to Use This Framework: Rate each criterion from 1 (poor) to 5 (excellent). A total score of 25+ suggests the investment merits consideration. Below 15 indicates significant concerns.

Investment 1: Private Real Estate Syndication

Opportunity: Invest \$50,000 minimum in a commercial property syndication. Target 8% annual distribution plus potential 15% appreciation over 5-year hold. Accredited investor required. Illiquid for full term.

Liquidity

2 - Illiquid (2-5 years)



2

Transparency

3 - Quarterly reports



3

Fee Reasonableness

2 - High (2-3% annual)



2

Track Record

3 - 3-5 years



3

Diversification Benefit

4 - Good benefit



4

Risk/Return Profile

4 - Above average



4

Total Score

18/30



Proceed with Caution

Key Concerns or Questions:

What would you need to know before investing?

Investment 2: Gold ETF (GLD)

Opportunity: Invest any amount in SPDR Gold Trust ETF. Tracks gold price. No yield/dividends. 0.40% expense ratio. Trades like a stock. Historical inflation hedge but volatile.

Liquidity

5 - Highly liquid (instant)



5

Transparency

5 - Full transparency



5

Fee Reasonableness

4 - Low (<1%)



4

Track Record

5 - 10+ years proven



5

Diversification Benefit

5 - Excellent hedge



5

Risk/Return Profile

3 - Average



3

Total Score

27/30

✓ Merits Consideration

Key Concerns or Questions:

What would you need to know before investing?

Investment 3: 3x Leveraged S&P 500 ETF

Opportunity: Triple daily returns of S&P 500. Can gain (or lose) 15% in a single day. 0.95% expense ratio. Decay over time due to daily rebalancing. Only for short-term trading.

Liquidity

5 - Highly liquid



5

Transparency

4 - Detailed reporting



4

Fee Reasonableness

3 - Moderate (1-2%)



3

Track Record

3 - 3-5 years



3

Diversification Benefit

1 - High correlation (amplified)



1

Risk/Return Profile

1 - Poor (extreme risk)



1

Total Score

17/30

⚠️ Proceed with Caution

Key Concerns or Questions:

What would you need to know before investing?