

INVESTMENT OPPORTUNITIES

Five Smart Tips For Investors During A Tight Economy Individual Investors Can Still Find Smart Buys In Today's Tough Economy

(NAPSA)—A slow economy could spell opportunity for those who invest wisely. According to experts, now's the time to invest in companies that provide value to consumers and consistency to shareholders. To help you navigate today's challenging financial environment, here are some tips:

1. Apply "Warren Buffett's Investment Principles." These include having a wide competitive advantage; well-known brands; track record of strong financial performance; excellent management; and understanding of the company's products and services.

2. Think global, buy local. Look for companies with a global portfolio and robust growth opportunities outside the U.S. Smart companies with strong footholds in emerging markets such as China, India, Vietnam, South Africa and the Middle East are best positioned to weather economic ups and downs.

3. Buy what you know. Invest in companies whose brands you know and trust with products you purchase regularly. When times are difficult and money is tight, how does your lifestyle change? For many people, finding everyday value and quality is the key, including a discount retailer or quick-service restaurant company such as Yum! Brands (NYSE: YUM), parent of Taco Bell



Consider investing in companies you know with everyday value.

(the No. 1 value restaurant in the U.S. with its Why Pay More! value menu), Pizza Hut (value-priced Pizza Mia Pizza and Tuscani Pastas) and KFC. No matter what the economy, people still have to eat.

4. Show me the money. Look for companies with strong, consistent and growing cash flows because that's a tangible reflection of the strength of the business. Cash can be used to reinvest for future growth or returned to shareholders through stock buybacks and dividends.

5. Companies that reward shareholders. Companies that increase shareholder value not only grow cash flow, but do so at a high return. Look for the highest ROICs (Return on Invested Capital) within the industry.

Always consult your financial planner before investing. For more information, visit www.yum.com.