

# Balancing Risk vs. Return

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## Balancing Risk vs. Return in Financial Products

### RISK ADJUSTED MAY BE A GOOD FIT

Risk-adjusted return is a statistical measurement of risk versus return. The amount of risk an investor should be willing to take depends on a number of factors – what they want to accomplish, their risk tolerance, and their investment goals. The goal is to find the right balance of risk and return to achieve the investor's goals.

LOWER RISK & RETURN	MID-RANGE RISK & RETURN	HIGHER RISK & RETURN
<p>Money Market Accounts</p> <p>Certificate of Deposit</p> <p>Savings Accounts</p>	<p>Fixed Income</p> <p>Fixed Income Securities</p>	<p>Stocks</p> <p>Bonds</p> <p>Mutual Funds</p> <p>Variable Annuities</p>
<p><b>Advantages</b></p> <ul style="list-style-type: none"> <li>• Predictable returns</li> <li>• Minimal volatility</li> <li>• Capital preservation</li> <li>• Low risk</li> </ul>	<p><b>Advantages</b></p> <ul style="list-style-type: none"> <li>• Moderate volatility</li> <li>• Moderate returns</li> <li>• Diversified portfolio</li> <li>• Tax advantages</li> </ul>	<p><b>Advantages</b></p> <ul style="list-style-type: none"> <li>• Growth potential</li> <li>• Diversification</li> </ul>
<p><b>Disadvantages</b></p> <ul style="list-style-type: none"> <li>• Limited growth potential</li> <li>• Subject to inflation risk</li> </ul>	<p><b>Disadvantages</b></p> <ul style="list-style-type: none"> <li>• Moderate volatility</li> <li>• Higher fees</li> </ul>	<p><b>Disadvantages</b></p> <ul style="list-style-type: none"> <li>• Higher volatility</li> <li>• Higher fees</li> </ul>

### Summary

Fixed and fixed income investments are generally considered to be lower risk investments. They are stable and provide a steady stream of income. However, they are also subject to inflation risk. Stocks and equity investments are generally considered to be higher risk investments. They are subject to market volatility and can provide higher returns. However, they are also subject to market volatility and can provide higher returns.

Source: Investment Company Institute

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# Virtual Business Risk Vs Return Answers

**Michael Brown**



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