

# Solution and Answer Guide

INVESTMENT ANALYSIS AND PORTFOLIO MANAGEMENT 12TH EDITION 2025 BY FRANK K. REILLY, KEITH C. BROWN,  
SANFORD J. LEEDS

## CHAPTER 1: THE INVESTMENT SETTING

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### ANSWERS TO QUESTIONS

1. When an individual's current money income exceeds his or her current consumption desires, he or she saves the excess. Rather than keeping these savings in his or her possession, the individual may consider it worthwhile to forego immediate possession of the money for a larger future amount of consumption. This trade-off of present consumption for a higher level of future consumption is the essence of investment.

An investment is the current commitment of funds for a period of time in order to derive a future flow of funds that will compensate the investor for the time value of money and the expected rate of inflation over the life of the investment, as well as provide a premium for the uncertainty associated with this future flow of funds.

2. Students in general tend to be borrowers because they are typically not employed and thus have no income (or they are employed with limited income), but they obviously consume and have expenses. The usual intent is to invest the money borrowed in order to increase their future income stream from employment. In other words, students expect to receive a better job and higher income due to their investment in education.
3. In the 20–30-year-old segment, an individual would tend to be a net borrower because s/he is in a relatively low-income bracket and has several expenditures, including automobile(s) and durable goods. In the 30–40-year-old segment, an individual would likely dissave, or borrow, as his or her expenditures would increase with the advent of family life, and conceivably, the purchase of a house. In the 40–50-year-old segment, the individual would probably be a saver because income would increase substantially with no increase in expenditures. Between the ages of 50 and 60, the individual would typically be a strong saver because income would continue to increase and by now the couple would be “empty-nesters.” After this, depending upon when the individual retires, the individual would probably be a dissaver as income decreases (transition from a regular income to income from a pension). Of course, the earlier that this individual can start saving, the better off s/he will be. Your goal should be to start saving once you finish school.

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**Frank K. Reilly, Keith Brown**



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