

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 accept depends on a variety of factors – what they want to accomplish, their risk tolerance, and their investment goals. The goal is to find the right balance between risk and return.

LOWER RISK & RETURN	MID-LEVEL RISK & RETURN	HIGHER RISK & RETURN
<p>Money Market Accounts</p> <p>Certificates 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>Advantages</p> <ul style="list-style-type: none"> • Predictable returns • Minimal volatility • Capital preservation • Low risk 	<p>Advantages</p> <ul style="list-style-type: none"> • Moderate volatility • Moderate returns • Diversified portfolio • Tax advantages 	<p>Advantages</p> <ul style="list-style-type: none"> • Growth potential • Diversification
<p>Disadvantages</p> <ul style="list-style-type: none"> • Limited growth potential • Subject to inflation risk 	<p>Disadvantages</p> <ul style="list-style-type: none"> • Moderate volatility • Higher fees 	<p>Disadvantages</p> <ul style="list-style-type: none"> • Higher volatility • Higher fees

Summary

Fixed and fixed income investments are usually considered low-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 usually considered high-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

Investment products are not insured by the FDIC, and may lose value. Investments are subject to market risk, and the value of investments may rise or fall. Investments are not guaranteed, and the value of investments may rise or fall.

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Virtual Business Risk Vs Return Answers

Remondes, Jorge, Teixeira, Sandrina



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