

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 measure of risk-adjusted return. The amount of risk-adjusted return is not fixed, and it varies depending on a number of factors – such as the risk and return of the underlying assets, the risk and return of the benchmark, and the risk and return of the portfolio. The risk-adjusted return is a measure of the portfolio's performance relative to the benchmark.

LOWER RISK & RETURN	MEDIUM 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 • Moderate returns • High fees 	<p>Disadvantages</p> <ul style="list-style-type: none"> • High volatility • High fees

Summary

Fixed and fixed income securities are usually considered low-risk investments. They are usually of good return while showing principal for most downturns. Fixed income securities are usually of good return while showing principal for most downturns. Fixed income securities are usually of good return while showing principal for most downturns.

Source: Investment Company Institute

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E. J. Stavetski



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