

INVESTING

What everyone needs to know about investing

Understanding the basics of investing can help you minimize risk and make smarter choices.

Risk/Reward

Measuring the amount of risk you want to take while remaining comfortable with your investments is very important and can vary as your situation changes or as you approach retirement.



Asset allocation

Investing your money in different asset classes can help you balance your risk based on your risk tolerance and when you plan to retire.

ASSET CLASSES



STOCKS

A stock is a share in the ownership of a company and represents a claim on the company's assets and earnings.



BONDS

When you purchase a bond, you lend money to the issuing entity and earn a specified rate of interest when the bond matures or comes due.



CASH ALTERNATIVES

Assets that can generally be converted to cash quickly, such as money market deposit accounts and money market funds.

Diversification

Mixing your investments among different types of funds can help you ride out dips in the market over the long term.



Asset allocation and diversification does not ensure a profit and does not protect against loss in declining markets.

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(904) 630-1212 x 4304

www.COJDCP.com

