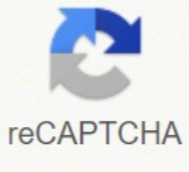




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example, all your stocks would be affected, whether theyeÁÁÁre large cap, small cap, mid cap, growth, etc. Because of our global economy, even foreign and emerging-market stocks could be influenced. When the value of a countryeÁÁÁs currency shrinks, however, it can erode your purchasing power, so iteÁÁÁs important to have a growth
component in your portfolio to help you stay ahead of inflation.Interest rate risk is the possibility that an income-producing investment, such as a bond or preferred stock, could fall in value as a result of a rise in interest rates. IteÁÁÁs something over which you have no control, but you can help protect yourself by investing in different asset
classes.Concentration risk is having too much exposure to one particular market segment. But by taking time to understand risk eÁÁÁ and timely steps to manage it eÁÁÁ you can put yourself in a better position to meet your financial goals.Here are some of the risks that can affect your nest egg.Market risk, or what is commonly referred to as
systematic risk, affects the overall performance of the financial markets. Most people think this risk is limited to investments in overseas companies, but many U.S. businesses generate sales in foreign currency eÁÁÁ and they are also susceptible. If not, then noweÁÁÁs the time.March 19, 2022Do I Have to Pay Taxes on Gains From Stocks?Becoming
an InvestorIf you enjoyed stock market success in 2021, you might owe the IRS. We separate the serious from the silly for you.March 11, 2022Your Guide to Roth ConversionsSpecial ReportTax BreaksA Kiplinger Special ReportFebruary 25, 2021Surprising Stocks to Buy for Dividends, Defense and Inflation Protection stocksSoft drink equities could be
a great place to hide out amid heightened market volatility and rapidly rising prices.March 21, 202233 States with No Estate Taxes or Inheritance TaxesretirementEven With the federal death tax exemption ³ increased, retirees must pay more attention ³ to the estate taxes and inheritance taxes collected by the states.March 21, 2012 210 The largest
number of retirement tax-friendly states ³ moving to a low retirement tax state⁴ can help your retirement savings last longer.March 21, 2022Why you need to diversify To protect your portfolio investment³ You're surely aware that it's wise to diversify your portfolio, but have you made a firm commitment to it? It can diversify against business risk by
not having invested too much in a single company.The risk of inflation ³ often overlooked because it can grow slowly. The value of these assets may increase or decrease depending ³ the strength of the ³. Make sure the company you invest in has a plan to help mitigate this risk.The old saying "no risk, no reward" is really true for investing. Skip to
headerskip to main contentSkip to photoWhen you were thinking about investing, the first image that came to mind was a brÁ ker frenzítico ³ shouting "Buy!Á" or "Sell!Á"Today, you are more likely to imagine a financial adviser recordÁ quietly thinking about risk.Á Few personal finance terms are used so often, and for a good reason" n. You may
notice that you are paying the same price for a smaller bottle of juice in the grocery store or that your favorite candy bar is shrinking, but you may not compare it to your retirement portfolio. The negative sentiment is often reflected in the share price of that company. But you can improve your chances of success by knowing the different types of risk,
identifying which investments are subject to those .olucÁtra .olucÁtra etse a ³Ayubirtnoc datsloF-eknarF miK.orutuf us y senoisrevni sus rogetorp a raduya neduep euq sogseir ed n'Áitseg ed saigetartse erbos oreicnanif rosesa us noc elbaH.ogseir le ayubirtsid euq arenam anu ed aretrac us odnacifisrevid ogeul y the opinions of our collaborating
advisor, not the Kiplinger editorial team. A lot of people think about default risk when they look at the high-yield junk bonds issued by companies with lower credit ratings, but we're also seeing a lot of default risk on municipal bonds across the country. For better or worse, when the government puts more rules on an industry "with clean energy bills,
for example, or banking regulations", it can impact profitability. It is common to see a problematic event that develops with respect to a specific company and in a matter of hours, has spread across various media platforms. You can check advisor records with the SEC or FINRA.Owner, Elevated Wealth ManagementGas-saving tips that really
workBuying and leasing a carWhen fuel prices skyrocket, all kinds of gas-saving plans float. Your advisor can help you avoid the consequences by keeping up with political and business news so you know what's coming.Foreign exchange risk becomes a factor when an investor must convert any profit from foreign assets into US funds.

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