

Schweiz Aluminum Alloy Division

Why Invest?
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INVESTING HELPS BEAT INFLATION Inflation is a rise in the general level of prices. It also makes purchasing power over time. When investors learn, investments they choose ones that will grow faster than the inflation rate. For example, if the annual inflation rate is 5 percent, you will want your investments to have a rate of return higher than 5 percent.

INVESTING INCREASES WEALTH Your financial success grows from the assets that you build up over time. Investing helps you accumulate wealth faster than saving your excess cash would. When you invest in stocks and bonds, you are helping businesses make and sell products which in turn will reward you with dividends and interest.

INVESTING IS FUN AND CHALLENGING Once people gain experience in the investing world, it becomes almost like a game. Investing is a fun and interactive experience which also helps you learn about financial security.

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RISK AND RETURN
Diversification: a way to minimize risk by spreading of risk among many types of investments.
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Short term investments are generally less risky because you can predict much more accurately what will happen in a week or year rather than 10 years

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SOURCES OF FINANCIAL INFORMATION
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To make good investment choices you need good information some good places to look for investing advice are.

- Newspapers under the financial pages.
- Papers like the Wall Street Journal.
- Investor services and newsletters like value line and Moody's Investors services.
- Financial Magazines like Forbes or Business Week
- Brokers like Merrill Lynch or American Express
- Financial Advisors or certified financial planners
- Annual Reports for companies like Pops!
- Online Investor Education

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Low Risk Investment (Definition)

An investment in which there is thought to be just a small chance of losing some or all of your money (usually has a low amount of capital).

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Medium Risk Investment (Definition)

A type of investment that are perfect for those that are interested in investing for the long term and would like to earn moderate yields.

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High Risk Investment (Definition)

An investment that carries a high degree of risk - meaning, there is a strong chance that you could lose a substantial amount (or all) of your investment.

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WORK CITED

- <http://www.investopedia.com/financial-edge/03/12/01/low-risk-investments-for-beginners.asp>
- <http://www.education.com/articles/low-risk-vs-high-risk-investments/>
- <https://studydrive.com/learn/low-risk-investing-&-research/insights/101/General-Information>
- <http://www.investopedia.com/terms/i/investor-key.asp>
- <http://www.investing.com/news/stock-investments>

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- <https://studydrive.com/ask-the-expert/ask-the-expert/financial-research/Investing-101-General-Information>
- <http://www.investopedia.com/terms/i/investor-key-terminology.asp>
- <http://www.fool.com/investing/2008/01/01/low-risk-investments.aspx>

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INVESTING HELPS BEAT INFLATION: Inflation is a rise in the general level of prices it also reduces purchasing power over time. When investors seek investments they choose ones that will grow faster than the inflation rate.

- For example: if the annual inflation rate is 6 percent you will want your investments to have a rate of return higher than 6 percent

INVESTING INCREASES WEALTH: Your financial success grows from the assets that you build up over time. Investing helps you accumulate wealth faster than saving you excess cash would. When you invest in stocks and bonds, you are helping businesses make and sell products which in turn will reward you with dividends and interests

INVESTING IS FUN AND CHALLENGING: Once people gain experience in the investing world it becomes almost like a game. Investing is a fun and interactive experience which also helps you learn about financial security

INVESTING RISK:

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The chance that an investment's value will decrease. All types of investing include some kind of risk.

RISK AND RETURN

Diversification: a way to minimize risk by spreading of risk among many types of investments.

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RISK AVERSE

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A disinclined or reluctant to take risks or someone who is very careful with their money and what they invest in. This person would probably minimize their risks though diversification

RISK TAKERS

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A person who takes risks. Someone in the investing world that is not afraid to put a lot of risk into one stock or bond. Risk takers are normally very highly trained when it comes to stocks and investing.

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INVESTMENT STRATEGIES

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**Start investing as soon as you can and
continue to invest over your lifetime.**

**This will help you make wise
investment decisions.**