

## INVESTMENT PRODUCTS DEPENDING ON RISK TOLERANCE LEVELS

Risk Tolerance Level	Low/Conservative	Moderate/Medium	High/Aggressive	Very High/Very Aggressive <b>AVOID</b>
Investment Products	Cash/Cash Equivalents, Short-Term Government Bonds, Traditional Savings Accounts, Certificates of Deposit, Treasury Notes and Bills, Money Market Accounts	Long-Term Government Bonds, Domestic Stocks, Mutual Funds, "Blue-Chip" Stocks, Retirement Accounts	International Stocks, Cryptocurrencies, Real Estate, Collectibles, Initial Public Offerings	Options, Futures, FOREX, Derivatives, Commodities, Day trading
Liquidity	Easy to access/make liquid (can easily be made into cash)	Easy to monitor, but assets are tied up and relies on market to be cleared, typically 2 days of tie up while funds become liquid after sale	While these investments might follow normal clearing procedures, a sale could take seconds or weeks, leaving funds tied up for immeasurable amount of time	Requires use of margin which often can tie up more than just money (collateral)
Time Horizon <small>(how often one must reallocate assets)</small>	No need for reallocation, as needed	Securities might be reallocated three to four times a year	Close to almost daily monitoring to see how markets rise/fall	Minute by minute, daily reallocation
Portfolio Allocation	95% Liquid Assets, 5% At Risk	50% Securities/Stocks, 50% Bonds/Liquid Assets	80% Securities/At Risk Assets, 20% Liquid Assets	All assets at risk
Investment Goal	Forseeable returns, strong guarantee of security, no danger to solvency, low interest	Steady returns with capital appreciation, more interest than low risk assets, semi-liquid	Danger to insolvency, high returns if done correctly and patiently, should not consume entire asset allocation if partaken in	Not worth it as a college student, too much time and bankroll required, could become insolvent in seconds if on bad side of a trade