

P.F. - Ch. 8 Investments Bingo

1. A list of all your investments
2. Buying the beneficiary position on a life insurance policy of someone who is dying
3. The least liquid of all consumer Investments
4. Employer sponsored retirement account, often includes matching funds
5. Has a 70-year track record of 4.1% returns
6. Evidence shows the vast majority of investors lose money in this type of trading
7. 100 shares of Walmart
8. A debt instrument (gov't. IOU) where the return comes on the interest paid on the loan
9. Portfolio managers do lots of research to manage a pool of money
10. One benefit of this type of investment is your ability to influence its value
11. Represents a piece of ownership in a company
12. Structured and maintained to match the investors objectives as stated in the prospectus
13. Your return is the fluctuation in price and the interest paid
14. A six-month or one-year savings account that pays a little more interest than a regular savings account
15. A safe way to store money with your bank. It is very liquid but pays very little interest.
16. You should have lots of cash on hand before investing in this
17. Bad investments because they result in price distortions and are highly volatile (i.e. future contracts on agriculture or mining)
18. The minimum rate of return you need to say even with/ahead of taxes and inflation
19. The tradition long-term average rate of return on stocks
20. The tradition long-term average rate of return on mutual funds
21. The practice of dividing the money a person invests between several different types of investments in order to lower the risk
22. A piece of ownership in a company, mutual fund, or other investment
23. The degree of uncertainty of return on an asset; the likelihood of loss or reduced profit
24. The quality of an asset that permits it to be quickly converted into cash without losing value
25. An account or arrangement in which a person sets aside money for long-term growth goals, such as retirement, for a minimum of at least 5 years
26. The trading of short-term investments such as CDs, treasury bills, and bank accounts. They are great for emergency funds due to their liquidity and stability
27. The US agency that insures deposits in commercial banks

28. The government agency responsible for regulating the stock market
29. The highest risk, potentially highest reward investment strategy, in which the investor does better or worse as the company increases or decreases in value
30. When a company is growing and increasing in value, it pays a portion of the profits to the investors
31. They give small investors the chance to access a professionally managed, diversified portfolio (it is recommended that 25% of assets be placed in each of the 4 following categories: small-cap, mid-cap, large-cap, and international)
32. A retirement account funded with after-tax money, which then allows the money to grow and be used tax free in retirement
33. A retirement account funded with pre-tax money, initially costing the investor less, which then grows until retirement. Taxes are paid on the money as it is accessed in retirement.
34. After 5 years, you can make a penalty-free withdrawal given the following conditions: over a 59½, because of death or disability, or a 1st time home purchase
35. Can be used to determine the amount of time and/or interest rate needed to double an investment
36. A savings account sold by an insurance agency, they may be fixed or variable
37. A savings plan operated by a state or educational institution designed to help families set aside money for future college costs
38. An upward trend in the stock market
39. A downward trend in the stock market
40. The number of 15-year periods in the stock market's history that have made money

P.F. - Ch. 8 Investments Bingo

1. Bear Market
2. Rule of 72
3. Mutual Funds
4. 6%
5. CD
6. Bond
7. Real Estate
8. Money Market Account
9. Portfolio
10. Roth IRA
11. Share
12. Risk
13. FDIC
14. Single Stocks
15. 7%
16. Bond
17. Dividends
18. Mutual Funds
19. Investment
20. Diversification
21. Savings Account
22. IRA
23. 100%
24. Bull Market
25. A Single Stock
26. Viaticals
27. Real Estate
28. Gold
29. 10-12%
30. Liquidity
31. Annuity
32. SEC
33. 401K
34. Day Trading
35. Single Stocks
36. Real Estate
37. 529 Plan
38. Roth IRA
39. Commodities
40. A Mutual Fund