



What to do with my money

Investment Risks and Liquidity Chart

Investments broken down into Category and Risk/Liquidity ratings

Most investments are pretty straight forward, but can change over the passage of time. When we put our money into an investment there is always the capability of losing money through – early withdrawal fees, natural disasters, penalties, tax consequences, crashing markets, political instability, bankrupt companies or even countries. Yet hiding your money in a mattress is not a viable alternative. So putting your money in a diversified portfolio will help you lower risk, and help you build financial stability for the future. Below is a basic overview of investment risk and liquidity, although there may be exceptions to the rules in certain categories.

Ratings	Low Risk	Moderate Risk	High Risk	Non Liquid	Moderately Liquid	Highly Liquid
Risk = The likely-hood of losing money Liquid = How fast and easy it is to sell.	Risk of losing money is low	Chance of losing portion of investment	All or most of investment may be lost	hard to sell may take years	easier to sell days - months	easy to sell within days
Real Estate						
Single Family		x		x	x	
Multi-Family (duplex/apartments etc)		x		x	x	
Commercial		x	x	x		
Commonly Traded Vehicles						
Stocks		x	x			x
Currencies		x				x
Bonds	x					x
Specially Designed Investments						
ETF (Electronically Traded Funds)		x				x
Mutual Funds		x				x
Annuities	x			x	x	
Index		x			x	
IRA (Individual Retirement Accounts)	x			x		
REIT (Real Estate Investment Trusts)		x				x
CD (Certificate of Deposit)	x			x		
MM (Money Market)	x					x
Collectables						
Automobiles		x		x	x	
Stamps, Trading Cards, Figurines etc		x	x		x	
Art (paintings, sculptures, drawings)		x	x	x	x	
Antiquities		x	x	x		
More Sophisticated Vehicles						
Derivatives		x	x		x	
Futures		x	x		x	
Options		x			x	
Starting your own business		x	x	x		