



Understanding the stock market and investing

Answering five basic questions

What's a stock?

It's a type of investment that represents ownership of a company. Each unit of stock is called a share and each share equals one piece of the company. The more shares you own, the more of the company you own.

What's a stock exchange?

A stock exchange is a place where buyers and sellers come together to trade stocks. The two largest U.S. exchanges are the New York Stock Exchange and the NASDAQ. Investors work through brokers to make transactions for them on the various stock exchanges.

What's a broker?

A broker is a person or a company that can buy and sell stock through exchanges for their clients. Investors set up accounts with brokers, deposit cash in their account, and submit purchase or sale orders they wish to make. The broker executes the order.

What's the stock market?

The stock market refers to all the stock exchanges where investors and companies buy and sell stock.

Why is the stock market important?

It's an important part of the economy, helping both businesses and investors by:

- ✓ Giving companies a place to raise money to help grow their business
- ✓ Creating economic opportunities for investors who can access a wide range of investments
- ✓ Enabling investors to invest and give their money a chance to grow over time, helping them achieve a financial goal, such as retirement



Five key questions

Watch the first episode
of our *Understanding
the stock market
and investing* series.



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Diversification does not guarantee a profit or eliminate the risk of a loss.

There is no guarantee that any investment strategy will achieve its objectives.

Past performance does not guarantee future results.

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

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