

CHAPTER 03 SECURITIES MARKETS

1. An IPO is the first time a formerly privately-owned company sells stock to the general public. A seasoned issue is the issuance of stock by a company that has already undergone an IPO.
2. The effective price paid or received for a stock includes items such as bid-ask spread, brokerage fees, commissions, and taxes (when applicable). These reduce the amount received by a seller and increase the cost incurred by a buyer.
3. The primary market is the market where newly-issued securities are sold, while the secondary market is the market for trading existing securities. After firms sell their newly-issued stocks to investors in the primary market, new investors purchase stocks from existing investors in the secondary market.
4. The primary source of income for a securities dealer is the bid-ask spread. This is the difference between the price at which the dealer is willing to purchase a security and the price at which they are willing to sell the same security.
5. When a firm is a willing buyer of securities and wishes to avoid the extensive time and cost associated with preparing a public issue, it may issue shares privately.
6. A stop order is a trade is not to be executed unless stock hits a price limit. The stop-loss is used to limit losses when prices are falling. An order specifying a price at which an investor is willing to buy or sell a security is a limit order, while a market order directs the broker to buy or sell at whatever price is available in the market.
7. Many large investors seek anonymity for fear that their intentions will become known to other investors. Large block trades attract the attention of other traders. By splitting large transactions into smaller trades, investors are better able to retain a degree of anonymity.
8. Underwriters purchase securities from the issuing company and resell them. A prospectus is a description of the firm and the security it is issuing.
9. Margin is a type of leverage that allows investors to post only a portion of the value of the security they purchase. As such, when the price of the security rises or falls, the gain or loss represents a much higher percentage, relative to the actual money invested.
10. a. A market order has price uncertainty but not execution uncertainty.

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Essentials of Retirement Planning Eric J. Robbins, 2015-05-17 This book provides the quintessential information needed to understand the financial side of the retirement planning coin The reader will begin by learning about the various plan types employers may offer their employees Topics related to compliance testing will be thoroughly discussed as well as strategies used to legally shift benefits in favor of highly compensated employees HCEs However some employers do not sponsor a plan In this instance retirement savers will need to understand the options available within the world of individual retirement accounts IRAs This book is intended to serve as a guide to how different retirement savings vehicles function and how they can be effectively deployed Many financial professionals find that their clients ask questions about all aspects of their financial life For this reason this book also discusses non investment related topics such as housing options Social Security planning Medicare planning and a few other basic insurance based issues faced by all retirees

11.5 Ira Essentials for Retirement Dr. Kevin Skipper ChFC, 2015-02-24 If you have an IRA 401k or other retirement plan this book is important for you to read It is likely that you have heard about how to invest your IRA but what happens to the IRA in the future when you pass or your spouse passes This book lays out the journey and strategies of what happens to the IRA and the tax strategies on how to keep the most of your IRA from the IRS Pre Retirement If you are five years or less from retirement this book helps you understand the decisions that you will face in the future It will give you the road map that you would need to follow with your IRA Retiree If you have already rolled your retirement plan to an IRA this book can serve as a checkup Did you make the right moves Are you working with the right IRA advisor Do you have your beneficiaries in place Are there ways that you can improve the investment safety and structure of your IRA today and when you are gone

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