



# The Risk-Wise Investor: How to Better Understand and Manage Risk

*Michael T. Carpenter*

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User-friendly risk management tools, tips, and techniques for a less certain world

Though a very high level of investor uncertainty, anxiety, and concern about risk now exists, the vast majority of investors do not genuinely understand investment risk-let alone how to effectively manage it. The "Risk-Wise" Investor offers a totally new, user-friendly, non-technical way to help you better understand and manage uncertainty and risk. This practical guide will help investors avoid many common pitfalls and make well informed, knowledge-based decisions when facing uncertainty and risk. It also shows how to implement a personalized, systematic risk management planning process that will allow you to manage the risks you face more effectively and improve the likelihood of achieving specific investment goals. Though traditional investment advice is based on taking the long view and diversifying portfolios, the information here shows how to incorporate additional risk management considerations into your plans. It also provides innovative insights that will help investors and their advisors better understand how to

- Gain a practical, user-friendly, knowledge based understanding of risk and risk management
- Better understand and manage financial uncertainty and rapid change
- Release life-risk management skills in the world of investments
- Become less anxious, more knowledgeable, realistic, and potentially more successful investors
- Learn a new "empowering" definition of risk to more effectively address risk and uncertainty
- Help reduce the likelihood and potential impact of negative surprises

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