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Beginning Value	Ending Value	Return %	2007	\$50,000	\$55,000	10.0%	2008	\$55,000	\$58,000	5.5%
2009	\$58,000	\$65,000	12.1%	2010	\$65,000	\$70,000	7.7%	Average 8.8% 3.		

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Fundamentals of Investing, 12e (Smart/Gitman/Joehnk) Chapter 2 Securities Markets and Transactions 2.1 Learning Goal 1 1) Stocks, bonds and mutual fund shares are bought and sold in the capital market. Answer: TRUE Learning Outcome: F-01 Describe the different financial markets and the role of the financial managers

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Smart/Gitman/Joehnk, Fundamentals of Investing, 12/e Chapter 5 The return would be the same with slightly higher risk. This is because the assets are no longer perfectly negatively correlated. Two-thirds of the portfolio has one characteristic return pattern, and one-third of the portfolio is constant over time. 9.

## **Solutions to Problems**

Dedicated to our friends and mentors, Dr. Lawrence J. Gitman and Michael D. Joehnk, who trusted us as coauthors and successors of Fundamentals of Investing. SBS CJZ  
A01\_SMAR5217\_14\_SE\_FM.indd 5 12/25/18 8:17 AM

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NOTE: Solutions are shown as input to a typical financial calculator and/or as Excel formulas. Because of the way calculators and Excel compute TVM answers, cash outflows and inflows have opposite.

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