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GLOSSARY

Dividend yield: A financial ratio that shows how much a company pays out in dividends each year relative to its share price.

Fundamental value: The value of a firm that is related to a company's actual operations and production as opposed to changes in share price.

Price-to-earnings (P/E) ratio: Share price divided by earnings per share. Lower numbers indicate an ability to access greater amounts of earnings per dollar invested. A higher number indicates that a company's stock is overvalued.

Standard deviation: A measure of how widely an investment or investment strategy's returns move relative to its average returns for an observed period. A higher value implies more "risk," in that there is more of a chance the actual return observed is farther away from the average return.

Volatility: A measure of the dispersion of actual returns around a particular average level.

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