

Investment Type Analyzer

Explore, compare, and build portfolios with different investment types

Investment Types Overview

Click on any investment type to learn more about its characteristics.

Stocks

Ownership shares in individual companies. Higher risk with potential for higher returns.

Risk: **High** Return: **High**

Liquidity: **High** Min. Invest: **Low**

Bonds

Loans to companies or governments. Lower risk with steady income payments.

Risk: **Low-Med** Return: **Low-Med**

Liquidity: **Medium** Min. Invest: **Medium**

Mutual Funds

Professionally managed pools of stocks and/or bonds. Instant diversification.

Risk: **Varies** Return: **Varies**

Liquidity: **Medium** Min. Invest: **Med-High**

ETFs

Exchange-traded funds that trade like stocks. Low cost, high flexibility.

Risk: **Varies** Return: **Varies**

Liquidity: **High** Min. Invest: **Low**

Side-by-Side Comparison

Characteristic	Stocks	Bonds	Mutual Funds	ETFs
Potential Return	●●●●●	●●●●●●●●	●●●●●●●●	●●●●●●●●
Risk Level	●●●●●	●●●●●●●●	●●●●●●●●	●●●●●●●●
Liquidity	●●●●●	●●●●●●●●	●●●●●●●●	●●●●●●●●
Complexity	●●●●●●	●●●●●●●●	●●●●●●●●	●●●●●●●●
Minimum Investment	\$1-\$500+	\$1,000+	\$500-\$3,000	\$50-\$300
Income Generation	Dividends (variable)	Interest (fixed)	Distributions	Dividends
Diversification	None (single company)	None (single issuer)	High (many holdings)	High (many holdings)
Expense Ratio	None	None	0.5% - 1.5%	0.03% - 0.5%
Best For	Long-term growth	Income & stability	Hands-off investing	Low-cost diversification

Investment Scenario Builder

Enter your investment parameters to see projected outcomes.

Initial Investment (\$)	Monthly Contribution (\$)
10000	300
Time Horizon (Years)	Investment Type
20	Growth (70% Stocks) ▾

Build Your Portfolio

Adjust the sliders to create your ideal asset allocation.

Stocks: 60%

Bonds: 30%

Cash: 10%



█ Stocks █ Bonds █ Cash

Recommended Investments for This Allocation

Stocks (60%): VTI (Total Stock Market ETF), VOO (S&P 500 ETF)

Bonds (30%): BND (Total Bond Market ETF), VGIT (Treasury Bonds)

Cash (10%): High-yield savings account, Money market fund