

There are many factors affecting the stock prices from supply & demand to a company's financial performance to economic trends. It is why one should fully be aware of what affecting factors are affecting their stock or portfolio.

For these reasons, the stock market is a volatile place. I highly recommend investing moderately with an elder individual because they will be able to make a modest investment as they invest cautiously. I suggest a more aggressive approach with a younger investor because they will have time to recuperate any minimal losses as time progresses.

Thus, looking at the data, I would suggest investing into 80% of their investments into stock that average a moderate 21% increase in the stocks available for the elder investor. As for the younger investor, I would recommend investing going with the higher yielding stocks but be cautious not to pool or most of their investments into one type of category of stock, spread out the investments and also to have time to recuperate major losses down the road if any.