



## Investor Newsletter

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May 2014

### INVESTOR RESOURCES

#### What You Need to Know About Concentration Risk

A diversified portfolio tends to be harder to achieve than simply following the mantra: don't put all your investment eggs in one basket. This basic strategy can help, but it's often not enough to avoid [concentration risk](#)—the risk of amplified losses that may occur from having a large portion of your holdings in a particular investment, asset class or market segment relative to your overall portfolio.



#### Your Credit Score and Financial Health

Your credit score is a rating that helps lenders decide whether to give you loans such as a mortgage, car loan or credit card. Your credit score also helps determine the interest rate you'll pay. The higher your credit score, the better the credit terms you will receive. Scores range from about 300 to 850. A score **above 720** can give you some of the best credit terms. [Learn more.](#)

### INVESTOR ALERT



#### Bitcoin and Other Virtual Currency-Related Investments

Learn about Bitcoin—and the risks of investing in them and other virtual currencies—in the Securities and Exchange Commission's new [alert](#). You can also learn more in FINRA's alert, [Bitcoin: More than a Bit Risky](#).

### FINRA NEWS

**5/6/14** — [FINRA Fines Morgan Stanley Smith Barney LLC \\$5,000,000 for](#)

### RECENT ALERT

[Bitcoin: More Than a Bit Risky](#)

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### OUR STORY



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[Supervisory Failures Related to Sales of Shares in 83 Initial Public Offerings to Retail Customers](#)

**5/2/14** — [FINRA Rule Change to Limit Self-Trading Approved](#)

**4/24/14** — [Board Decision Finds Charles Schwab & Co. Violated FINRA Rules by Adding Waiver Provisions in Customer Agreements Prohibiting Customers From Participating in Class Actions; Reverses FINRA Hearing Panel Decision](#)

**4/24/14** — [FINRA Board Approves Amendment to Supervision Rule Requiring Firms to Conduct Background Checks on Registration Applicants](#)

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