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Understanding derivatives starts with understanding one simple concept: risk. If you buy everyday products, own property, run a business or manage money for investors, risk is all around you every day. For some, risk stands between them and progress. For others, risk represents an opportunity to invest.

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Derivatives are sometimes used to hedge a position (protecting against the risk of an adverse move in an asset) or to speculate on future moves in the underlying instrument. Hedging is a form of...

How can derivatives be used for risk management?

its liabilities with a derivative allowing it to allocate its cash into assets which have limited interest rate sensitivity such as equities or alternative assets; however, this introduces other risks such as liquidity and counterparty risk (see Counterparty Risk Methodologies on page 14).

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