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*Source: BlackRock, as at August 2018. Risks: Two main risks related to fixed income investing are interest rate risk and credit risk. Typically, when interest rates rise, there is a corresponding decline in the market value of bonds. Credit risk refers to the possibility that the issuer of the bond will not be able to repay the principal and make interest payments.

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365 n : (4) Let n be the time to maturity expressed as fraction of a year, and let T denote the maturity date of a given T-bill. The continuously compounded yield follows as: $r(t;T) = \frac{1}{n} \ln \frac{P}{100}$: (5) Finally, to obtain the semi-annually compounded yield for the 1-year T-bill, use: $r(0;1) = 2 \ln \frac{P}{100}$.

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