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tool in risk management. This page introduces key ideas. A derivative is an asset whose performance (and hence value) is derived from the behaviour of the value of an underlying asset (the "underlying").

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overlay is one way of
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exposures arising
between assets and
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are often used to
hedge

‘ unrewarded ’ risks
in the pension
scheme (such as
interest rates)
providing schemes

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means of adjusting
the risk of spot
market investments
to a more acceptable
level and identifying
the consensus market
beliefs. They make
trading easier and
less costly and spot
markets more

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to manage or hedge a
given risk exposure
and analyse its
properties. Analyse
and interpret
financial market or
corporate data with a

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and modelling
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