

## International Stock and Currency Issues

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Hello,

I'm trying to understand the potential downsides/upsides of international diversification as it relates to currency issues. I've read that currency fluctuations are a risk factor with international stocks, but haven't been able to gain a full understanding this issue. A specific question that comes to mind is: If the total non-US annual stock return for a given year is 10%, is it possible that due to 'currency issues,' this 10% return for a US investor will result in a

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