

Which path will you choose?

1. Develop a net worth mentality
It's how much you KEEP that's important!
2. Pay off credit card and high interest debt
3. Establish a 3-6 month emergency fund

**Start investing early,
the magic is in the compounding!**



Simple Tax Efficient

Early Investor:
 50% Domestic Large Cap Stocks
 25% Domestic Mid Cap / Small Cap Stocks
 25% Intermediate Term Bonds

+0r- 5%

Track Progress & Rebalance Allocation
Once per year

Asset Allocation

Well-Diversified Investor:
 50% Domestic Large Cap Stocks
 25% Domestic Mid Cap / Small Cap Stocks
 10% International Stocks
 15% Real Estate Investment Funds (REITs)
 20% Intermediate Term Bonds
 10% Inflation Protected Securities

Stocks, Bonds etc.

Early Retirement:
 30% Domestic Large Cap Stocks
 10% International Stocks
 20% Intermediate Term Bonds
 30% Inflation Protected Securities

Pay yourself first and start as early as possible!

KEEP INVESTING SIMPLE!



Your ego will betray you!
LOSS AVERSION

There is no way to completely avoid risk in life

HERD MENTALITY



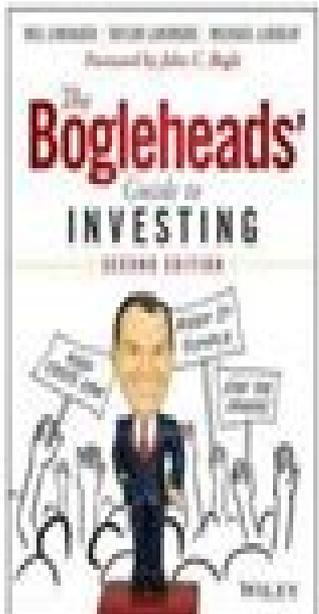
FEAR

TUNE OUT THE NOISE!

Mastering your investments means mastering your emotions



GREED



THE BOGLEHEADS' GUIDE TO INVESTING (SUMMARY)

Bogleheads Guide To Investing Audiobook

Taylor Larimore



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lifetime investment plan including how to survive dealing with the investment industry the practical meaning of market efficiency how much to save how to maintain discipline in the face of panics and manias and what vehicles to use to achieve financial security and freedom Written by bestselling author William J Bernstein well known for his insights on how individual investors can manage their personal wealth and retirement funds wisely Examines how the financial landscape has radically altered in the past two years and what investors should do about it Contains practical insights that the everyday investor can understand Focuses on the concept of Pascal s Wager identifying and avoiding worst case scenarios and planning investment decisions on that basis With The Investor s Manifesto as your guide you ll quickly discover the timeless investment approaches that can put you in a better position to prosper over time

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