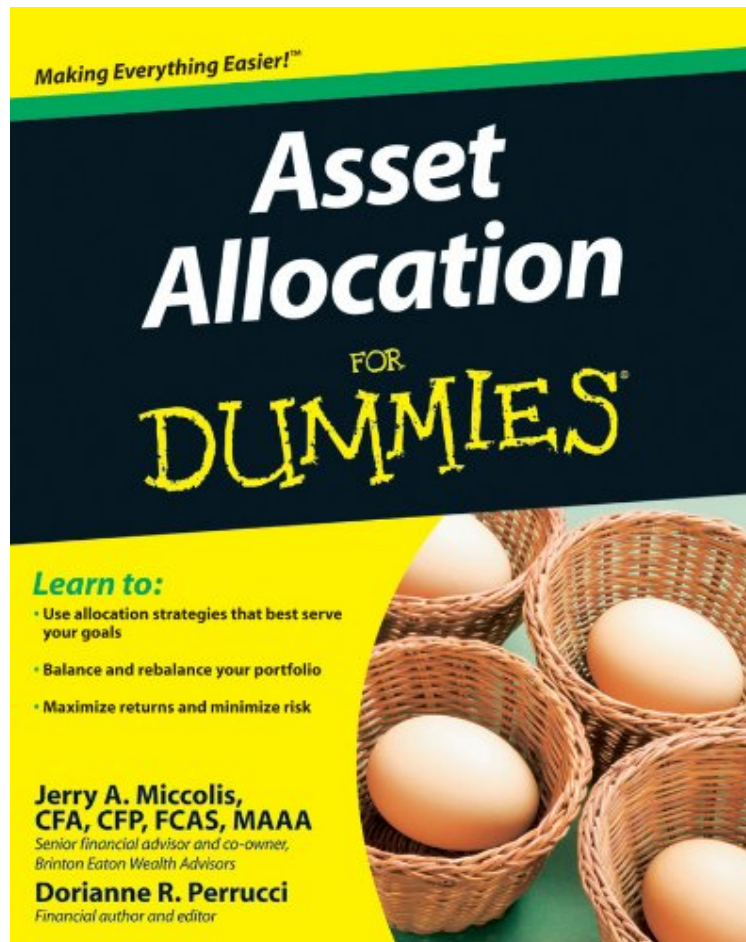


## Asset Allocation For Dummies

*Dorianne Perrucci, Jerry A. Miccolis*

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**Dorianne Perrucci, Jerry A. Miccolis : Asset Allocation For Dummies** before purchasing it in order to gage whether or not it would be worth my time, and all praised Asset Allocation For Dummies:

20 of 20 people found the following review helpful. Asset Allocation for Dummies By DGFirst, let me explain that I am an inveterate stock picker and market timer. And, as a hobbyist, I've been pretty good at it. But as a responsible husband and father of two, I'm not reckless enough to think that my family's future should hinge on my continued ability to pick the right stocks and guess when the market is going to turn the next corner. Besides, the meltdown of the fall of 2008 shook me. I want to invest the bulk of the family assets in a way that might not be as exciting, but is a lot more reliable as far as securing our future lifestyle is concerned. That's what led me to the asset allocation approach. I searched a few titles for a primer on the subject and finally found this one. It's crystal clear in explaining asset allocation and how it works. It goes beyond that, too, in explaining rebalancing, how to locate assets in different accounts to save on taxes, how to find the right investments (stocks, bonds, real estate, commodities, mutual funds, exchange traded funds, etc.) at the lowest cost, how to tie our investments into our long-term financial plan, etc., etc. And the case studies really hit home. What really struck me, though, is that this is no simpleton's guide to investing --

the stuff that's covered is actually pretty sophisticated, but I can't imagine it being explained any more understandably than it is here. I would heartily recommend this book to all the do-it-yourselfers out there. You know, I would even recommend it to those who have financial advisors, since this book will make you a much more informed buyer of advice during these days when it's hard to trust anyone with your money. The chapter on how to grill an advisor before you hire one is worth the price all by itself. [5 stars] 0 of 0 people found the following review helpful. A good, informed book By Virginia L. Albano A complete and thorough review of all information pertaining to Asset Allocation. More information than one could want. A good book. 0 of 0 people found the following review helpful. Five Stars By Ibukun One of the best Dummies books I ever read.

An easy-to-understand how-to guide to the single most important thing you can do in investing — choosing and mixing your assets successfully. You don't need to be an expert analyst, a star stock-picker, or a rocket scientist to have better investment results than most other investors. You just need to allocate your assets in the right way, and have the conviction to stick with that allocation. The big secret behind asset allocation — the secret that most sophisticated investors know and use to their benefit — is that it's really not all that hard to do. *Asset Allocation For Dummies* serves as a comprehensive guide to maximizing returns and minimizing risk — while managing taxes, fees and other costs — in putting together a portfolio to reflect your unique financial goals. Jerry A. Miccolis (Basking Ridge, NJ), CFA, CFP, FCAS, MAAA is a widely quoted expert commentator who has been interviewed in *The New York Times* and the *Wall Street Journal*, and appeared on CBS Radio and ABC-TV. He is a senior financial advisor and co-owner of Brinton Eaton Wealth Advisors ([www.brintoneaton.com](http://www.brintoneaton.com)), a fee-only investment management, tax advisory and financial planning firm in Madison, N.J. Dorianne R. Perrucci (Scotch Plains, NJ) is a freelance writer who has been published in *The New York Times*, *Newsweek*, and *TheStreet.com*, and has collaborated on several financial books, including *I.O.U.S.A.*, *One Nation*, *Under Stress*, *In Debt* (Wiley, 2008).

From the Back Cover Use allocation strategies of the pros and protect your financial future You don't have to be an investment expert to allocate your assets successfully. This plain-English guide demystifies the process, giving you timely advice on diversifying your investment portfolio to help insulate it against volatility. You'll see how to develop your personal investment strategy, avoid costly mistakes, and rebalance to generate extra return. The ABCs of asset allocation — discover how it works, why to do it, and the level of risk you're comfortable with Explore the different asset categories — from cash and bonds to stocks, mutual funds, exchange-traded funds, and more Plan your investment strategy — set your portfolio constraints, outline your financial goals, and select your asset classes Choose securities and accounts — select the best ones, understand fees and expenses, and take advantage of tax breaks Maintain your portfolio — keep tabs on your investments, know when to rebalance, and measure your results against appropriate market benchmarks Go beyond the basics — consider alternative investments (such as real estate and commodities), maximize after-tax results, and work with the pros when you need help Open the book and find: The top asset allocation mistakes How to match the right investments with the right accounts Ways to successfully manage risk Best practices for portfolio rebalancing "What if?" investment scenarios Historical rates of return on ten asset classes and subclasses How to project your financial future Guidance for fine-tuning your long-term allocation plan About the Author Jerry A. Miccolis, CFA, CFP, FCAS, MAAA, is a financial advisor, widely quoted financial author, and expert commentator who has appeared on CBS Radio and ABC-TV. Dorianne R. Perrucci is a freelance writer who has been published in *The New York Times*, *Newsweek*, and *TheStreet.com*, and has collaborated on several investing books, including *I.O.U.S.A.*, *One Nation*, *Under Stress*, *In Debt* (Wiley, 2008).