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Page 1/37

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Asset allocation
involves setting

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long-term targets for each of the asset classes in which an investor invests. Market timing consists of short-term bets against the long-term asset allocation targets. Security selection deals with the construction of the asset classes that an investor chooses to employ.

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common misperception is that successful investing requires a ton of money, a complicated portfolio, or a detailed understanding of where the markets are headed next. The truth is, sometimes the simplest approach is the toughest to beat.

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In conclusion, the four elements of investing are summarized as

diversification, rebalancing, dollar-cost averaging and indexing. The secrets to success in investing is the same as in so many human endeavours: patience, persistence, and minimizing mistakes.

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popular shibboleths that
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skillfully focus their message to address the essentials and offer a set of simple, but powerful thoughts on how to avoid Mr. Market and his "loser's game," and instead enjoy the "winner's game" approach to investing.

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