



Asset Allocation For Dummies

By Dorianne Perrucci, Jerry A. Miccolis

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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), 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).

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Editorial Review

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).

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