

CONTENTS

Preface to Updated Edition	xi
Foreword	xvii
Introduction	xxiii
It All Starts with Saving	1
I. Save	3
First Do No Harm	6
Start Saving Early: Time Is Money	7
The Amazing Rule of 72	9
Savvy Savings	14
Small Savings Tips	18
Big Ways to Save	20
Let the Government Help You Save	22
Own Your Home	24
How Do I Catch Up?	25

II. Index	29
Nobody Knows More Than the Market	31
The Index Fund Solution	34
Don't <i>Some</i> Beat the Market?	38
Index Bonds	43
Index Internationally	44
Index Funds Have Big Advantages	44
One Warning	46
Confession	49
III. Diversify	51
Diversify Across Asset Classes	54
Diversify Across Markets	58
Diversify Over Time	60
Rebalance	65
IV. Avoid Blunders	73
Overconfidence	76
Beware of Mr. Market	79
The Penalty of Timing	84
More Mistakes	85
Minimize Costs	87
V. Keep It Simple	93
Review of Basic Rules	95
Asset Allocation	105

Asset Allocation Ranges	107
Investing in Retirement	112
Getting Specific	114
VI. Timeless Lessons for Troubled Times	125
Volatility and Dollar-Cost Averaging	128
Diversification Is Still a Time-Honored Strategy to Reduce Risk	131
Rebalancing	133
Diversification and Rebalancing Together	136
Index at Least the Core of Your Portfolio	137
Fine-Tuning a Bond Diversification Strategy	142
A Final Thought	148
A Super Simple Summary: KISS	
Investing	151
Appendix: Save on Taxes Legally	153
Individual Retirement Accounts (IRAs)	154
Roth IRAs	156
Pension Plans	158
Tax-Advantaged Saving for Education	161
Recommended Reading	165
Acknowledgments	167
About the Authors	169
Index	171

<http://www.pbookshop.com>