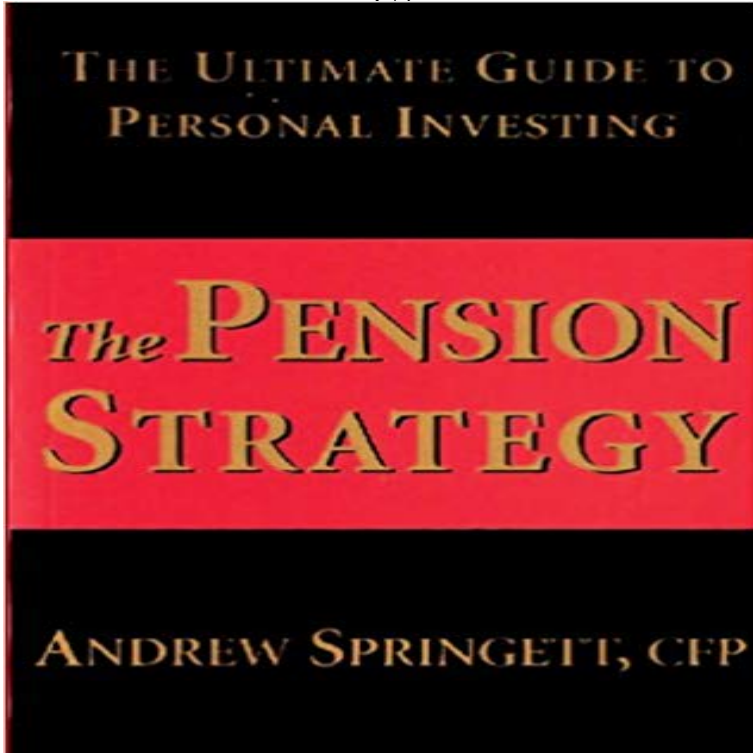


# The Pension Strategy: The Ultimate Guide to Personal Investing



Studies show that 90% of institutional investors, such as pension funds, reach their investment goals. However, only 11% of individual investors achieve their goals. Over the past twenty years we have witnessed both the greatest bull market of all time and one of the most devastating crashes in history. During this period, pension funds posted returns of more than double those realized by individual investors. At the same time, the institutional pensions were exposed to less than half of the risk and volatility that individual investors were forced to endure. Using a simple and disciplined process, The Pension Strategy teaches how individual investors can experience the same type of success as their institutional counterparts. The Pension Strategy is built upon the work of Nobel Prize winners William F. Sharpe and Harry M. Markowitz. It details in simple language how average investors can harness the techniques used by large pension plans, such as modern portfolio theory, dynamic asset allocation, and diversification. The Pension Strategy will:

- show you how to dramatically reduce the risk in your investment portfolio.
- teach you how to structure your investment portfolio and 401Ks to target the maximum possible return with the level of safety you require.
- explain the secrets of the most successful pension funds, such as Dynamic Asset Allocation, Absolute Returns, the Capital Market Line, and Modern Portfolio Theory.
- reveal how you can build your own Optimal Portfolio. Pension funds and institutional investors have been utilizing this portfolio for decades in order to minimize risk while maximizing their returns.
- demonstrate how working with a professional investment advisor can save you both time and money, so that you can enjoy life free from financial worry.

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