

Which path will you choose?

1. Develop a net worth mentality
It's how much you KEEP that's important!
2. Pay off credit card and high interest debt
3. Establish a 3-6 month emergency fund

**Start investing early,
the magic is in the compounding!**



Simple Tax Efficient

Early Investor:

- 50% Domestic Large Cap Stocks
- 25% Domestic Mid Cap / Small Cap Stocks
- 25% Intermediate Term Bonds

+0r- 5%

Track Progress & Rebalance Allocation Once per year

Asset Allocation

Stocks, Bonds etc.

Well-Diversified Investor:

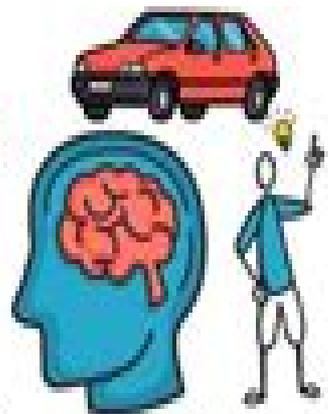
- 50% Domestic Large Cap Stocks
- 25% Domestic Mid Cap / Small Cap Stocks
- 10% International Stocks
- 15% Real Estate Investment Trusts (REITs)
- 20% Intermediate Term Bonds
- 10% Inflation Protected Securities

Early Retirement:

- 30% Domestic Large Cap Stocks
- 10% International Stocks
- 20% Intermediate Term Bonds
- 30% Inflation Protected Securities

Pay yourself first and start as early as possible!

KEEP INVESTING SIMPLE!



Your ego will betray you!
LOSS AVERSION

There is no way to completely avoid risk in life

HERD MENTALITY



FEAR

TUNE OUT THE NOISE!

Mastering your investments means mastering your emotions



GREED



THE BOGLEHEADS' GUIDE TO INVESTING (SUMMARY)

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M Mark



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