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theory and how it can be used to reduce volatility without compromising on long term investment returns.

## **The Intelligent Asset Allocator William Bernstein Book summary**

A second major lesson of The Intelligent Asset Allocator is the concept of the “efficient frontier.”. The idea is that, for

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any given period, there are a number of efficient portfolios, each of which provides the highest return for a given level of volatility, or the lowest volatility for a given level of return.

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Intelligent Asset Allocator Modern Portfolio Theory. The overall point of this book is to explain the concepts behind modern portfolio theory. ... Key Points. The goal is to not have the optimal asset allocation, which is impossible to know in advance. The purpose ...

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## **Intelligent Asset Allocator ...**

- Your asset allocation policy is 10 times more important than stock picking and market timing combined in the long run and it is the only aspect of your portfolio you can directly control Chapter 1: General Considerations:

## **NOTES: The Intelligent Asset**

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## **Allocator by William Bernstein**

Asset allocation has indeed been along since well before MPT — Benjamin Graham covered it quite simply in “The Intelligent Investor” (for securities only, since that’s what he knew about — not about other asset classes such as real estate, commodities, &c), recommending 50/50 stocks/bonds as

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typical, stretching up or down within 25/75 – 75/25 if/when you judge the two asset classes over/under priced wrt each other, but not beyond those boundaries.

### **Book Review: The Intelligent Asset Allocator**

asset allocation accounted for over 90% of the return variability among the



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Asset allocation is the only factor affecting your investments you can actually influence." -- The Intelligent Asset Allocator, preface. The first two chapters provide an overview of risk, standard deviation, and return, and discusses historical risk/return of T-bills, treasuries, stocks, REITS, small and value stocks, international, emerging

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markets stocks, and precious metals.

## **Intelligent Asset Allocator - Bogleheads**

William Bernstein, both a neurologist and a founder of his own money management firm, is the author of the challenging but information-packed book *The Intelligent Asset Allocator* ( my

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It is impossible to seek a portfolio that sits on the efficient frontier. Rather, the goal of the intelligent asset allocator is to find a portfolio mix that will come reasonably close to the mark under a broad range of circumstances. Focus on the behavior of your portfolio, not on its constituent parts.

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