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Smart Investing in the Next Decade

Easy money in the past decade

It was easy to be "smart" in the past decade because it was one of the best on record. All asset classes made money.



Challenges in the Next Decade

It will be easy to be stupid in the next decade because:

- Global Debt Crisis
- Regional threats: North Korea, Iraq, etc
- Trade wars: China, Europe, ..

Asset Allocation (Risk) is the Key to Success

Asset allocation explains 100% of investment performance. Attempts at stock selection and market timing generally fail, so it's smart to focus on asset allocation (Risk).



78 Million Baby Boomers Need Help

Baby Boomers are in the "Risk Zone" transitioning from working life to retirement. Most are taking way too much risk, investing about 60% in equities, a mix that lost 30% in 2008.

Get Help

We provide a service that guides asset allocation through life, controlling risk throughout.

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