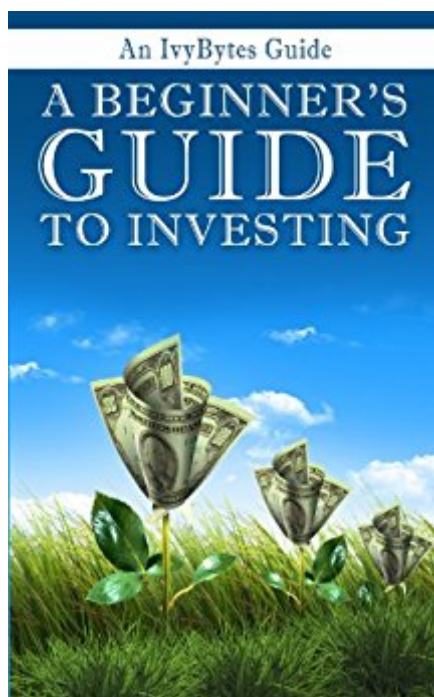


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# A Beginner's Guide To Investing: How To Grow Your Money The Smart And Easy Way



## Synopsis

Whether you're a complete investing novice or just confused about all the contradictory advice out there, *A Beginner's Guide to Investing* is an accessible guide to growing your money the smart and easy way. Throw away the get-rich quick schemes that never work and turn off the financial news and its constant noise. Whether your dream is protecting your assets in a turbulent market or growing your wealth so that you can retire in style, this book is the blueprint. You can be a successful investor - really. Join Ivy Bytes, an innovative start-up dedicated to creating accessible content on crucial issues, and Alex Frey, a lifelong investor and Harvard MBA, as they show you:-

- How you can realistically expect to double your money every 7-10 years-
- Why most investors achieve stunningly poor returns on their money - and how to avoid turning into one of them-
- How to choose an investment account that you can keep for the rest of your life-
- How to out-perform the vast majority of professional investors while taking less risk-
- How to quickly create a portfolio of diversified ETFs (exchange traded funds)-
- How to put in as few as three to five hours every year on your investing - and still beat 80% of investors-
- Why you may not be properly diversified in holding the most popular index mutual funds-
- How endowments like Yale university have consistently beaten the overall stock market - and what you can learn from them-
- Why the vast majority of mutual funds fail to live up to their promise-
- Why your financial adviser and mutual fund manager might be getting more rich than you off of your investments-
- What the terms "beta" and "alpha" mean - and why understanding them is critical to retiring rich-
- How to maximize your tax savings by using a 401(k) and IRA-
- When and how to re-balance your portfolio-
- How to have the confidence to manage your money for life-

And more. About the Authors Alex Frey has been engrossed in the investing world since the age of 16. He has served previously as a research analyst for a major mutual fund company. Alex has successfully passed all three Chartered Financial Analyst examinations, and has an MBA from the Harvard Business School. He lives in San Francisco, CA. When he is not writing, he enjoys reading, investing, and doing just about anything outdoors. Ivy Bytes is an innovative start-up building authoritative, yet accessible guides to subjects in the fields of politics, current events, economics, and finance. Ivy Bytes books are thoroughly researched and extensively fact-checked, so that you can be sure you are getting the latest in mainstream thought - not misguided conspiracy theories or reckless self-promotion.

## Book Information

File Size: 1074 KB

Print Length: 100 pages

Simultaneous Device Usage: Unlimited

Publisher: Ivy Bytes; 1 edition (March 15, 2013)

Publication Date: March 15, 2013

Sold by:Â Digital Services LLC

Language: English

ASIN: B005Y4JS0A

Text-to-Speech: Enabled

X-Ray: Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Enabled

Best Sellers Rank: #1,207 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #1 inÂ Kindle Store > Kindle Short Reads > Two hours or more (65-100 pages) > Business & Money #2 inÂ Kindle Store > Kindle eBooks > Business & Money > Investing > Investing Basics #2 inÂ Kindle Store > Kindle eBooks > Business & Money > Finance

## Customer Reviews

As I inch closer to retirement, I am becoming painfully aware that I have not done a very good job managing my retirement accounts. Don't get me wrong - I have always seen the value and contributed to my retirement, and I have my savings and my 401(k) and my company-sponsored ESOP. But the recent recession and fluctuations in the market helped me realize I haven't really been in control. I know I have options where to put my retirement dollars, I just don't know what the best options are. I purchased A Beginner's Guide to Investing (BGI) to help educate myself about my options. The best thing about BGI is that it is very concise. It is difficult to find a book these days that doesn't seem to have a page count in mind, and an author who doesn't just keep writing to fill up that page count, when a much shorter book could convey the same information. Frey keeps things very simple and short, explaining what various market options exist, and how and why investing in a diversified portfolio can improve your chances of coming out ahead in the game. He uses everyday analogies to explain market concepts, which will be welcomed by many novice investors. However, the tone was a bit too familiar for my taste - I would have preferred a more technical approach - and many of the concepts introduced seemed simplistic to me (e.g., compounded interest, the difference between stocks and bonds, and how tax deferral benefits an investor). But I understand this is supposed to be a primer, and not everyone has the same

knowledge, so Frey had to hit all of the basics.

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