



# **The Standard & Poor's Guide to the Perfect Portfolio: 5 Steps to Allocate Your Assets and Ensure a Lifetime of Wealth: 5 Steps to Allocate Your Assets and Ensure a Lifetime of Wealth**

*Michael Kaye*

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Many people devote their time to choosing “the right” stocks. Yet they bypass an important step that will have an even greater impact on their portfolio’s performance: asset allocation. *The Standard & Poor’s Guide to the Perfect Portfolio* is the definitive road map to diversifying your financial holdings in order to get the highest returns with the lowest risk and ensure a secure financial future.

You can beat 90% of money managers with a properly balanced portfolio of mixed investment classes. Investment expert and columnist Michael Kaye presents a clear and reliable approach to asset allocation. He helps investors at every level to better understand all the major investment products available and how to best use them to achieve investor’s specific goals.

Kaye shows you five essential steps to allocate your assets:

- Identify your goals and objectives
- Choose the right asset classes for your portfolio
- Determine how much of your assets belong in each class
- Pick your investment products
- Monitor your portfolio and make adjustments as needed

*The Standard & Poor’s Guide to the Perfect Portfolio* is packed with examples of portfolio mixes that illustrate many ways to balance your assets based on different risk profiles and investment goals. A range of relevant, reliable advice shows you how to successfully consider such factors as where you are in your career, what your financial needs are, and your personal tolerance to risk.



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