



A Beginner's  
**Guide**  
To Investing In  
**Index Funds**

# In Index Funds That Actually Works Complete Beginner Guide To Investing

**Samuel Case**



## **In Index Funds That Actually Works Complete Beginner Guide To Investing:**

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**A Beginner's Guide to Saving and Investing**

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theme of asset allocation in a pension fund portfolio using passive index funds and exchange traded funds ETFs To illustrate this I have created five model portfolios according to CAPM Capital Asset Pricing Model and MPT Modern Portfolio Theory models My results are interesting because one of the five portfolios comes on top of the rest as a suitable portfolio for the pension fund Since many investors are not experts they usually leave the responsibility of managing their asset portfolios to asset managers And in order to attract as many investors as possible to their boutiques asset managers will harp on about their superior portfolio returns that beat the market To beat the market they incur transaction costs which lower returns for investors Most investors have come to acknowledge that capital markets are efficient thus the idea about beating them is a false proposition In the face of this reality asset managers and investors have turned to passive investment strategies I conclude that superior asset allocation and passive index investing through exchange traded funds form a unique set of tools for pension fund investment managers **U.S. News & World Report** ,2003

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