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—William Bernstein, *Author, The Intelligent Asset Allocator and The Four Horsemen of Investing*

Protecting Your Wealth

IN GOOD TIMES AND BAD

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for various stages in life

Model portfolios for different
investment goals

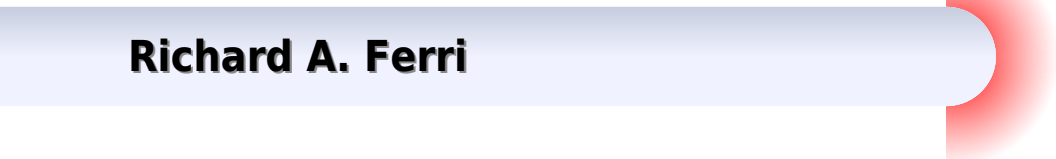
What to do when
the markets are down



RICHARD A. FERRI, CFA

Protecting Your Wealth In Good Times And Bad

Richard A. Ferri



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