

30-Year Growth of \$10,000

March 31, 1993 through March 31, 2023.



Source: Morningstar Direct. Data as of March 31, 2023.

Monthly total return USD, logarithmic scale.

Morningstar 500 2002 2003

G Thomas



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mutual funds real estate and international securities that a family might consider How should a family construct monitor and revise a portfolio of investments over time How should careful estate planning be done by a family in order to delay or avoid taxes in passing on property to their children grandchildren and favorite charities And how can some of the concepts and techniques from modern portfolio theory be helpful to a family as it attempts to answer these questions This book deals with financial strategies for three adult age categories 1 Families of ages twenty to forty in the earlier years of active employment child raising and the beginning of saving for retirement 2 Families of ages forty to sixty in their years of maximum income high educational expenses for their children and more serious thinking about forthcoming retirement and 3 Families of ages sixty to eighty having retired or approaching full retirement

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