

COMPENDIUM

FINANCE



Compendium Finance
(index.html)

Advocating simple and effective
financial strategies for all

WHY INVESTORS SHOULDN'T WATCH BUSINESS TV

April 7, 2019

The opposite of investing



(<https://www.advisorperspectives.com/articles/2019/04/01/why-investors-shouldnt-watch-business-tv>)

Retirement

ARE ANNUITIES THE BEST STRATEGY TO FUND ONE'S RETIREMENT?

April 5, 2019

For many, the answer may be "Yes"

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(index.html)

(<https://www.advisorperspectives.com/articles/2019/04/01/are-annuities-the-best-strategy-to-fund-ones-retirement>)

Investing

TAKING US FOR FOOLS

December 5, 2018

Whose side are the professionals on?

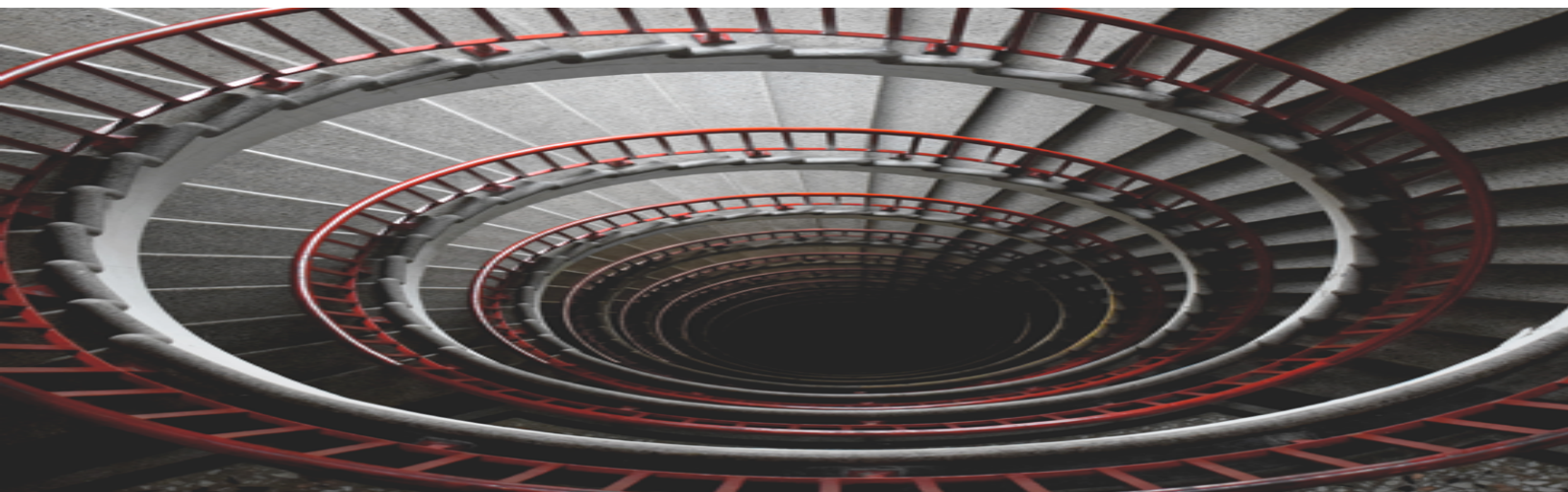
(<https://humbledollar.com/2018/12/taking-us-fools/>)

Investing

WARNING SHOT

November 13, 2018

We vote for option 1 for handling a bear market.



(<https://humbledollar.com/2018/10/warning-shot/>)

Investing

OPINION: STOCK INVESTORS NOT ONLY BUY THE MOST AT MARKET TOPS BUT PAY MORE FOR MANAGERS, TOO



October 24, 2018

Logical fallacy drives poor investment decisions
(index.html)

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(<https://www.marketwatch.com/story/stock-investors-not-only-buy-the-most-at-market-tops-they-pay-more-too-2018-09-27>)

Personal Finance

REVERSE MORTGAGES ARE BOOMING WORLDWIDE, AND THE UNITED STATES IS NEXT

October 24, 2018

Reverse mortgages poised to gain momentum

(<https://reversemortgagedaily.com/2018/09/03/reverse-mortgages-are-booming-worldwide-and-the-united-states-is-next/>)

Investing

WHY YOUR PORTFOLIO NEEDS PLENTY OF STOCKS, WHATEVER YOUR AGE

October 23, 2018

(<https://www.nytimes.com/2016/02/06/your-money/why-your-portfolio-needs-plenty-of-stocks-whatever-your-age.html>)

October 23, 2018

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(index.html)

(<https://humbledollar.com/2018/09/off-target/>)

Retirement

HOW MUCH OF YOUR NEST EGG TO PUT INTO STOCKS? ALL OF IT

October 23, 2018



(<https://www.nytimes.com/2016/02/13/your-money/how-much-of-your-nest-egg-to-put-into-stocks-all-of-it.html>)

Retirement

RETIREMENT STRATEGIES IN PICTURES

July 18, 2018

plynty's recommendations line up nicely with expert advice by Joe Tomlinson

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(index.html)

(<https://www.advisorperspectives.com/articles/2018/04/23/retirement-strategies-in-pictures>)

Wall Street Myths

ASSESSING THE TRUE VALUE OF TAX-LOSS HARVESTING

April 12, 2018

Beware of marketing hype – the benefit of tax-loss harvesting is exaggerated by its promoters.

(<https://apnews.com/77781c9a80774612a6eebe68a29d0060/Assessing-the-true-value-of-tax-loss-harvesting>)

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HERE'S HOW MUCH A FUND MANAGER WOULD HAVE TO GAIN TO BE TRULY SUPERIOR

March 5, 2018

(<https://www.marketwatch.com/story/heres-how-much-a-fund-manager-would-have-to-gain-to-be-truly-superior-2018-02-22>)

Wall Street Myths

FEAR AND GREED METHOD VERSUS ASSET ALLOCATION

December 4, 2017

Can leading with your emotions be as good as traditional asset allocation?



Personal Finance

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THE DAMAGING DALBAR INVESTOR PERFORMANCE MYTH

October 2, 2017

The finance industry loved Dalbar's results but they just aren't at all credible.

(http://www.marketwatch.com/story/why-investors-and-advisers-need-to-question-myths-about-their-performance-2017-09-28)

Wall Street Myths

THE UTTER ABSURDITY OF ASSET ALLOCATION STUDIES

August 17, 2017

What people think is true, is not.

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(index.html)

(<https://www.advisorperspectives.com/articles/2017/08/14/the-absurdity-of-asset-allocation-studies>)

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MEET PLYNTY

January 31, 2017

New app literally puts retirement planning in your own hands. Instantly see how financial decisions now and in the future will impact your retirement income.

(<http://www.plynty.com>)

Wall Street Myths

SOME INVESTMENTS ARE SO COMPLICATED YOU CAN'T EVEN KNOW THAT THEY ARE BAD

August 16, 2017

Who would create and push overly-complicated investments?

(<http://www.marketwatch.com/story/beware-investment-products-so-complicated-its-hard-to-even-tell-if-theyre-bad-2017-08-07>)

Wall Street Myths

FORGET FIDUCIARY STANDARD — FINANCIAL ADVISORS NEED A CODE OF ETHICS

May 25, 2017

Like doctors, financial advisors should take an oath.

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(index.html)



(<http://www.marketwatch.com/story/forget-the-fiduciary-standard-financial-advisers-need-a-code-of-ethics-2017-05-24>)

Retirement

PUBLIC PENSION PLANS ARE A DISASTER WAITING TO HAPPEN

April 5, 2017

Investment managers profit while hurting retirees — and taxpayers.

(<http://www.marketwatch.com/story/the-reason-underfunded-pensions-are-a-disaster-waiting-to-happen-2017-04-03>)

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MEGA RICH TEND TO IGNORE WARREN BUFFETT'S INVESTMENT ADVICE

March 28, 2017

"My regular recommendation has been a low-cost S&P 500 index fund." – Warren Buffett



(<http://www.marketwatch.com/story/warren-buffetts-often-ignored-advice-to-mega-rich-investors-2017-03-13>)

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([index.html](#))

THIS COULD CHANGE EVERYTHING WE THOUGHT WE KNEW

January 11, 2017

Contrary to common belief and misguided conclusions of most academic finance journals, rebalancing offers no 'free lunch.'

(https://www.washingtonpost.com/news/business/wp/2017/01/11/this-could-change-everything-we-thought-we-knew-about-investing/?utm_term=.545e2fff30fb)

Investing

PORTFOLIO REBALANCING MIGHT BE OVERRATED

January 9, 2017

Claiming an overall financial advantage for rebalancing is misleading.

(<https://www.wsj.com/articles/portfolio-rebalancing-might-be-overrated-1483931101>)

Personal Finance

THE TRUE COST OF FEES

May 12, 2017

Lowering your fees could be the most important investment decision you make.

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(index.html)

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THE 3 SIMPLE RULES OF INVESTING

March 21, 2017

What if the most effective investment portfolio was also the most simple and the least expensive?



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THE TAX HARVESTING MIRAGE

August 12, 2014

While tax loss harvesting is not wholly mythical, its benefits are vastly overstated. Indeed, they may be negligible.

(<https://www.advisorperspectives.com/articles/2014/08/12/the-tax-harvesting-mirage>)



May 26, 2014

Nobel Prize awardee William F. Sharpe has said, "When I hear smart beta, it makes me sick."

(index.html)

(<https://www.advisorperspectives.com/articles/2015/05/26/why-smart-beta-is-really-dumb>)

Investing

PROFESSIONAL ADVICE CAN BUST INVESTOR HOPES

March 29, 2017

Professional advice and management can cost investors more than most of the worst investment mistakes they can make.

(<http://www.marketwatch.com/story/professional-advice-can-bust-an-investors-savings-heres-how-much-2017-03-03>)

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WHEN BAD MATH COSTS YOU MONEY

March 22, 2017

Mathematical sophistication in the investment industry is a sham.



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THE MOST DANGEROUS FINANCIAL PRODUCTS

February 8, 2016

“Breaching the contract, while in the process making hedge fund managers and consultants extraordinarily wealthy, constitutes a very black mark on America’s vaunted capitalist society.”



(https://www.advisorperspectives.com/articles/2016/02/08/the-most-dangerous-financial-products)

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THE BARBELL PORTFOLIO AND SAFETY FIRST FINANCIAL PLANNING

February 13, 2016

The portfolio is divided into two parts: an extremely conservative portfolio for safety, and a highly speculative portfolio for extra rewards with extra risk.

(https://www.advisorperspectives.com/articles/2017/02/13/taleb-the-barbell-portfolio-and-safety-first-financial-planning)

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SUCCESS AND LUCK AND OVERHAULING THE TAX SYSTEM

July 5, 2016

Frank argues that luck plays a larger role in success than most people are willing to acknowledge, especially most successful people.

December 23, 2016

The practice of evaluating managers by monitoring their performance against an index benchmark should be jettisoned.



(<https://www.advisorperspectives.com/articles/2014/12/23/the-price-all-investors-pay-for-benchmarking>)

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THE FINANCE INDUSTRY IS DESTROYING AMERICA'S ECONOMY

October 12, 2016

The best and certainly least risky way to better returns is to pay less in fees and charges to the finance sector



(<https://www.advisorperspectives.com/articles/2015/10/12/why-the-finance-industry-is-destroying-america-s-economy>)
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HOW RISKY ARE STOCKS IN THE LONG RUN

October 7, 2016

With stock investments there is no contractual assurance of receiving any of one's investment back at all, let alone a positive return.

(<https://www.advisorperspectives.com/articles/2014/10/07/how-risky-are-stocks-in-the-long-run>)

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WHY FANCY MATH CAN'T HELP INVESTORS BEAT THE MARKET

March 29, 2017

None of the complicated mathematics in the finance books and journals tells you how to beat the market

(<http://www.marketwatch.com/story/why-a-lot-of-fancy-math-cant-help-investors-beat-the-market-2017-03-15>)

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THE ACADEMIC FAILURE TO UNDERSTAND REBALANCING

August 16, 2015

The benefits of rebalancing are far smaller than what advisors have come to believe.

(<https://www.advisorperspectives.com/articles/2016/08/16/the-academic-failure-to-understand-rebalancing>)

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WHY YOU SHOULDN'T TRUST MOST FINANCIAL RESEARCH

August 8, 2016

Harvey et al. claim that "most claimed research findings in financial economics are likely false."

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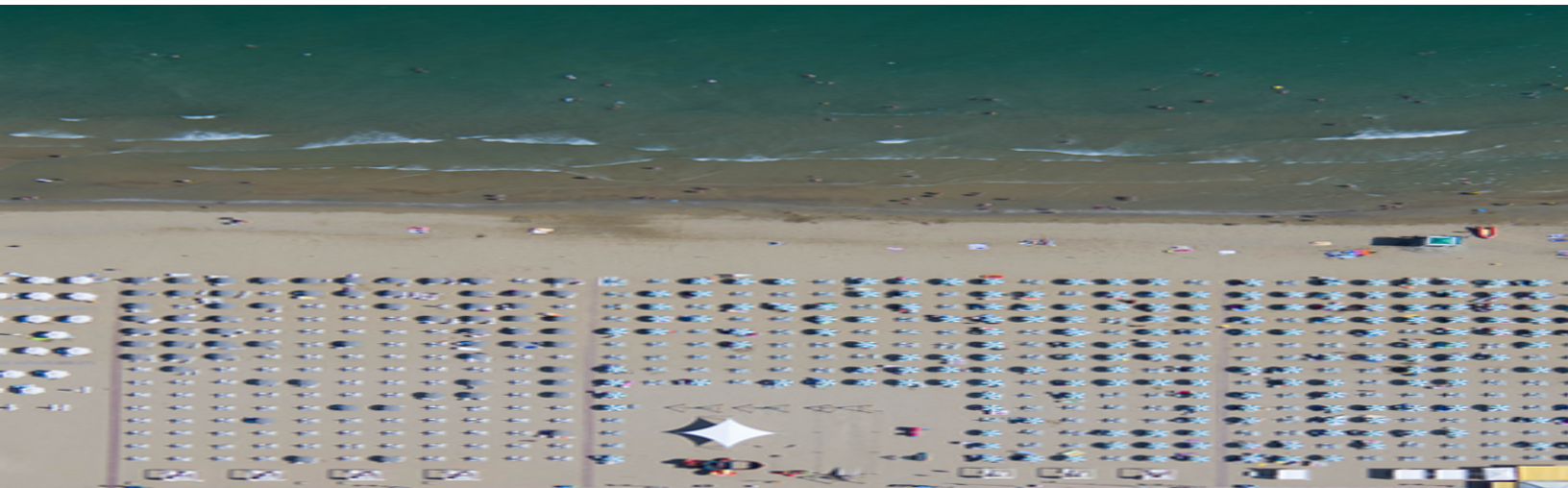
(<https://www.advisorperspectives.com/articles/2015/08/18/why-you-shouldn-t-trust-most-financial-research>)

Wall Street Myths

MYTHS AND FALLACIES ABOUT DIVERSIFICATION

January 9, 2015

For many of these there is now a new Holy Grail: diversification. But there is little agreement as to what it means.



(<https://www.advisorperspectives.com/articles/2017/01/09/the-myths-and-fallacies-about-diversified-portfolios>)

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DOES WALL STREET RIP YOU OFF?

September 6, 2014

Polk burst on the scene with a New York Times op-ed piece highlighting that the love of money is an addiction that afflicts most people on Wall Street.

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(index.html)

(<https://www.advisorperspectives.com/articles/2016/09/06/does-wall-street-rip-off-your-clients>)

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MORE REASONS THAT DALBAR IS DEAD WRONG

July 19, 2015

Perhaps they do sell on market panic and buy on exuberance, but that's a long way from selling at bottoms and buying at tops.

(<https://www.advisorperspectives.com/articles/2016/07/19/the-fallacy-behind-investor-versus-fund-returns-and-why-dalbar-is-dead-wrong>)

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THERE'S A SIMPLE EXPLANATION FOR DALBAR'S MISLEADING RESULTS

June 17, 2015

One would think that if individual investors underperform the market, then it must be professional investors who outperform the market. But they don't.

(<https://www.advisorperspectives.com/articles/2014/06/17/a-simple-explanation-for-dalbar-s-misleading-results>)

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THE DAMAGE DONE BY THE NOBEL PRIZE IN ECONOMICS

October 31, 2014

Even the creators of these theoretical relationships do not believe them to be true in the real world.

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(<https://www.advisorperspectives.com/articles/2016/10/31/the-damage-done-by-the-nobel-prize-in-economics>)

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