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sometimes the
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involves setting long-term targets for each of the asset classes in which an investor invests. Market timing consists of short-term bets against the long-term asset allocation targets.

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selection deals
with the
construction of
the asset
classes that an
investor chooses
to employ.

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eighteen (or
maybe thirteen)
and every year
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portfolio, or a detailed

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sometimes the

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approach is the

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toughest to
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In conclusion,
the four
elements of
investing are
summarized as
diversification,

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