

Conversations on Picking Good Stocks and Funds

This week's AAI **Weekly Digest** highlights these “must-read” AAI articles:



Minimizing Taxes With Asset Allocation

Asset location is a tax-minimization strategy of placing investments in accounts that ultimately will produce the highest aftertax return for the investor's entire portfolio. Investors who can benefit the most from asset location strategies are those who follow a balanced investment strategy and have investments in both taxable and tax-advantaged accounts.

Insights on Using the 4% Withdrawal Rule From Its Creator



*William
Bengen*

AAI Journal editor Charles Rotblut talks with William Bengen, a retired financial planning practitioner whose groundbreaking research led to the “4% Rule” for retirement account withdrawals. The two discuss the rule's backstory and what investors using it today should take into consideration.

Conversations on Picking Good Stocks and Funds

Unfortunately, investors all too often buy the best story and not the best investment. To protect yourself, step back and think about your investments with your brain and not your gut. For example, in selecting individual stocks don't confuse a good company with a good stock. When selecting funds, simply looking at gross returns and comparing them to the S&P 500 index may be a good strategy for losing money. Here are some commonsense guidelines for buying the best investment and determining the difference between a good story and a good investment.

Investing Rules of Thumb and Key Phrases: Gleaning the Nuggets of Truth



Wall Street has many golden rules that carry with them an element of truth and the wisdom of years of experience. Here are 22 tidbits of wisdom. Some are more useful than others, and some are of very questionable value. Our advice: Take them all with a grain of salt.

Our [Member Question](#) for this week is:

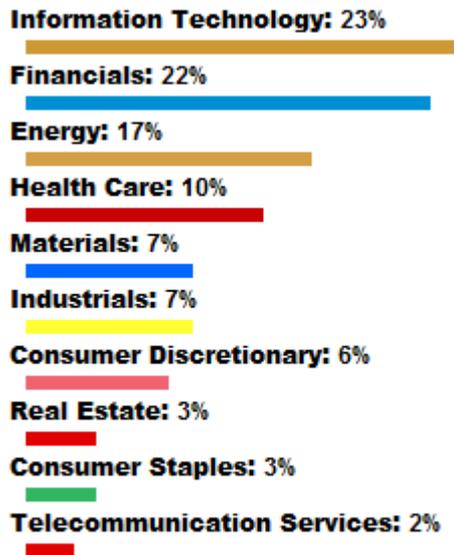
What is your opinion of financial advisers?

[Vote Now »](#)

Vote to answer this week's Special Question: *What is the biggest reason why you have or haven't used a financial adviser?*

Last Week's Results:

What do you think will be the top-performing sector in 2018?

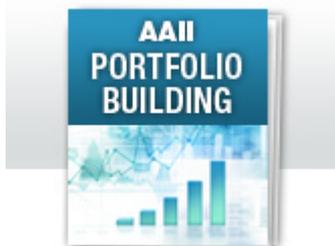


Poll results are as of 9 a.m. (Central) on Monday. 1,702 respondents.



AAll Survey: Readers Offer Thoughts on Top Sectors and Financial Stories for 2018

Our readers offer their opinions on which sector will see the best performance in 2018 and sound off on what they think will be the biggest financial stories of the new year.



AAll e-book: Portfolio Building

“Easier said than done” is a common saying that applies well to developing an overall strategy for your investment portfolio. The basic concepts are relatively easy, but they become more complex and less clear-cut when it comes to applying them to real-world situations. This e-book, available exclusively to AAI members, is designed to bridge the gap between theory and practice.

The AAI Weekly Digest is one of the many **benefits** of AAI membership. To learn more, consider a **30-day Trial AAI Membership** to start becoming an effective manager of your own assets.