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

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What lead to success in investing? According to the authors, they are patience, persistence and minimizing mistakes. So, if we are patient,

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persistent and avoid major blunders, we will have the best success. Conclusion. I think The Elements of Investing really fulfils its claim of easy lessons for every investor.

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This book describes the 5 elements of investing in a very simple and well presented manner. It then gives lessons and strategies on how to plan for retirement with many US account types being explained. The elements of saving, indexing, diversifying, avoiding blunders and keeping it simple that this book teaches will stay with me for years to come.

The Elements of Investing by Burton G. Malkiel

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In conclusion, the four elements of investing are summarized as diversification, rebalancing, dollar-cost averaging and indexing. The secrets to success in investing is the same as in so many human endeavours: patience, persistence, and minimizing mistakes.

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The Elements of Investing lays to rest the popular shibboleths that undergird the hyperactive trading of the average investor. In it, Malkiel and Ellis skillfully focus their message to address the essentials and offer a set of simple, but powerful thoughts on how to avoid Mr. Market and his "loser's game," and instead enjoy the "winner's game" approach to investing.

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