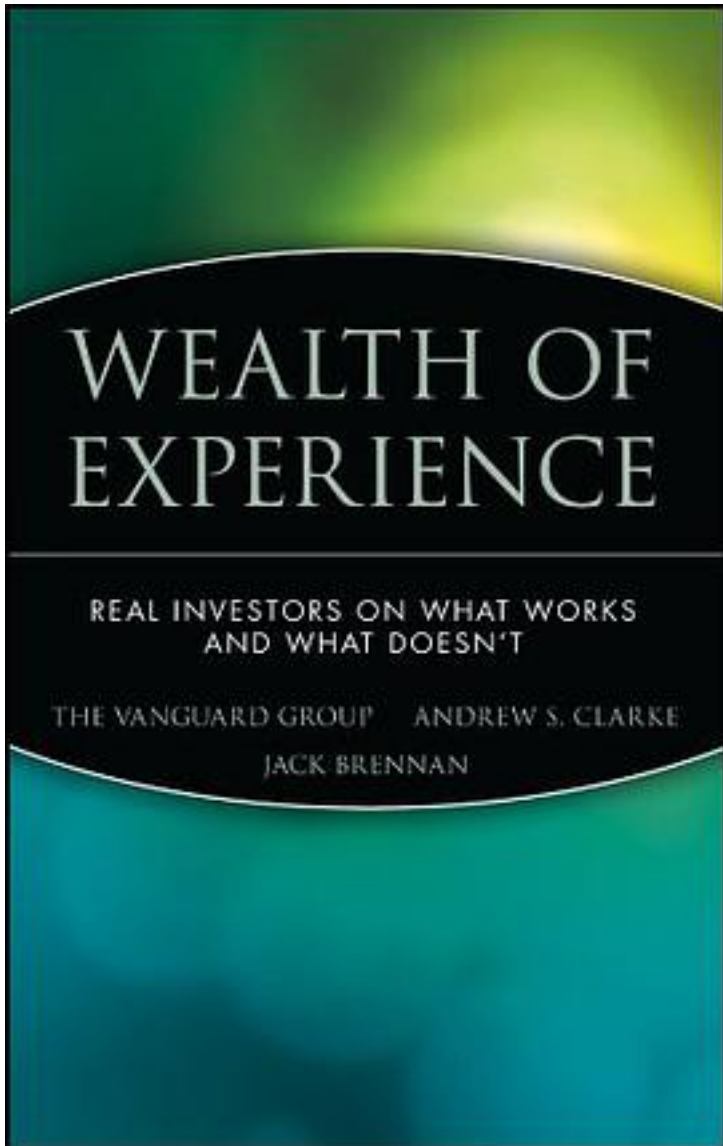


Wealth of Experience



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Practical advice for investors from investors

Presenting a fresh approach to investment guidance, *Wealth of Experience* is built on real investors' stories about what has worked-and what hasn't worked-for them during their personal investment journeys. The Vanguard Group, one of the world's most respected investment companies, asked hundreds of investors who have succeeded in accumulating real wealth to explain how they've gone about it. Their personal accounts make this a one-in-a-kind book with extraordinary insights on saving, investing, and managing money from "ordinary investors" for their peers. *Wealth of Experience* has straightforward, battle-tested advice on investing for retirement, learning about finance, and managing money. The invaluable guidance from experienced fellow investors can help readers avoid major financial pitfalls and learn from mistakes others have made. Vanguard's research confirmed its long-held belief that individual investors-sometimes derided on Wall Street as unsophisticated-are a savvy and capable group. This book proves that their collective wisdom is as valuable as any "expert" advice.

The Vanguard Group (based in Valley Forge, PA) is the world's second-largest mutual fund company with 15 million shareholders and \$600 billion in assets under management. Vanguard pioneered low-cost index mutual funds, and distinguished itself as a champion of superior client service and low investor costs. Andrew Clarke is a senior financial writer at The Vanguard Group. Before joining Vanguard, he worked for Morningstar, Inc., the investment research firm. Mr. Clarke is a Chartered Financial Analyst. Jack Brennan is the Chairman and Chief Executive Officer of The Vanguard Group. A graduate of Dartmouth College, Mr. Brennan received a master's degree in business administration from Harvard Business School.

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