PITTSBURGH

BISINES IN ES

Vol. 30, No. 28 Jan. 21 - 27 , 2011 \$3.50

12 PERSONAL PORTFOLIO

PITTSBURGH BUSINESS TIMES pittsburghbusinesstimes.com

JAN. 21 - 27, 2011

Managing your money

Advice for investors up to age 50



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Review their asset allocation. Many investors cur-

rently do not have an investment plan and accompanying strategy. Use the rule of thumb to place an amount equal to their age in bonds; they normally should not have an asset allocation that strays very far from this rule.