



# Skating Where the Puck Was: The Correlation Game in a Flat World (Investing for Adults)

*William J Bernstein*

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Skating Where the Puck Was: The Correlation Game in a Flat World is the second installment in the Investing for Adults series. This series is not for novices. This booklet explores the notion that, as a general rule, no magic policy rich in high-return/low-correlation alternative asset classes exists that will simultaneously preserve upside reward and protect against downside losses. And as long as I'm lowering your expectations, this booklet is most certainly not a blueprint for the "perfect portfolio." You're an adult, after all, so you know that the future efficient frontier lies well beyond our ken; presumably you already know all about the mechanics, long-term benefits, as well as the uncertainties, of wide diversification and factor tilt using low-cost, efficient vehicles and the risk/reward spectrum between all-fixed-income and all-equity portfolios. Rather, this booklet provides a way of navigating a global investment landscape that grows ever more linked by the month, and a way of thinking about diversification.

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