



Index Funds: The 12-Step Program for Active Investors

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Wall Street's Dirtiest Little Secret Exposed

Random and efficient markets prevent anyone from having a competitive edge--no matter what their broker tells them

Every day hundreds of millions of investors flock to business publications, Internet news articles and business channel interviews in a frenzied attempt to pick up on some tantalizing morsel of information they can use as insight for speculating on stocks or mutual funds. Active trading has become a worldwide obsession, encouraged by the Wall Street machine that promotes the idea that people can beat a market index by knowing which stocks or funds to buy, and when.

To most, it's considered conventional wisdom that investors can beat markets. To Mark T. Hebner, author of *Index Funds: The 12-Step Program for Active Investors*, it's a grand lie that is Wall Street's dirtiest little secret--a secret that costs global investors about \$2.5 trillion in missed opportunity for not simply buying and holding a portfolio of index funds.

"Most people are beat up by the market, instead of beating the market," asserts Hebner. "Investors would be better off buying and holding a risk-optimized portfolio of globally diversified index funds and forgetting about it," he adds.

For those skeptical about Hebner's view, his beautifully illustrated four-color book, replete with original and intriguing artwork, leaves nothing to chance when it comes to backing up his assertions. Offering in-depth analysis, Hebner ceremoniously slams the door on the myth that active investors, armed with enough market knowledge and stock or manager picking prowess, can outperform index funds over the long-term.

"Current stock prices reflect the knowledge and expectations of all investors at all times," declares Hebner. "Free markets are random and efficient, and therefore, active investing, otherwise known as speculating, is not a viable strategy. The best way to capture the returns of the free-market system--the rewards of investing in capitalism itself--is through index funds," adds Hebner.

Beyond simply discrediting Wall Street's self-promoters, *Index Funds: The 12-Step Program for Active Investors* sets forth Hebner's reasoned and preferred investing method: a risk-appropriate blend of index funds that matches an investor's risk capacity. In fact, the last four steps of the 12-Step Program offer a detailed explanation of how to choose and oversee the best blend of index funds for an individual's risk capacity.

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"After all," proclaims Hebner, "Investment returns are the result of risk compensation, not price speculation."

About the Author:

Mark T. Hebner is the president of Index Funds Advisors in Irvine, California. His flagship Web site, ifa.com, is considered the leading source of information on index funds. He led a team of over 60 writers, artists, graphic designers, mathematicians, statisticians, and researchers to build the most comprehensive Web site and book on index funds. Hebner has been founder, president, and CEO of three companies, one of which became a publicly held corporation. Since discovering the index funds philosophy, he has worked tirelessly to educate the investing public on the advantages of investing in index funds.