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**By Richard Ferri**

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Dec 05, 2012 Richard (Rick) Ferri is the founder and Managing Partner of Portfolio Solutions , a registered investment adviser managing over \$1.4 billion in client assets.

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About the author. Rick Ferri is a CFA, president of Portfolio Solutions, LLC, and an adjunct professor of finance at Walsh College in Michigan. He is a frequent

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Richard A. Ferri, CFA, is president and senior portfolio manager of Portfolio Solutions, LLC, and an adjunct professor of finance at Walsh College in Michigan.

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