



DISCLAIMER - I am not a Financial Advisor and do not work for any Brokerage Firm. The opinions given are of my own and are not to be used as professional advice. These are my findings and can hopefully help you to make informed decisions on investing. Consult a Broker or Lawyer before making any investment.

What I Love About Vanguard Investments

There are several really good investment brokerage houses. I have used about 10 over my 30 years of investing, and am now using just 3 where I actively manage my investments. This week we will discuss what I love about Vanguard Investments. We did a review on one of the best investment books which is the Little Book of Common Sense Investing by Vanguard founder Jack Bogle. You can read about that book here:

<https://lifecanbesimple.net/blog/book-review-the-little-book-of-common-sense-investing-jack-c-bogle>

This book clearly points out that it is very difficult to beat the average of the stock market consistently. So using that information, I have concentrated a lot of my investments on ETFs that make up the full market indexes that are listed in that article.

Vanguard Investments Group has been around for a lot of years. They may be the premier brokerage from the standpoint of offering so many good mutual funds and ETFs. Remember though, that you can buy those ETFs at other brokers also.

I review my investments on a bi-weekly schedule, and the thing that stands out is that my Vanguard investments rarely lose any money. They have an excellent group of managers over their funds and ETFs, and while most ETFs are not managed, some are. I will admit that more of my speculative investments (which are never more than 5% of my total portfolio) are invested at Schwab and Fidelity.

So I want to clarify that if all things were equal (same exact investments in each brokerage), there would be little variance in one or the other. I think what we can learn from this is that Vanguard mutual funds and ETFs are excellent. If you are unfamiliar with the varying types of investments, read my articles on the definitions of the main 4.

(Stocks, ETF (Exchange Traded Funds, Mutual funds, and bonds.) The First 3 are in article one, bonds are in a separate article.

<https://lifecanbesimple.net/blog/investment-categories>

<https://lifecanbesimple.net/blog/what-is-a-bond>

Advantages of Vanguard Group:

1. Rock solid investments. Most of the Vanguard ETFs and Mutual Funds are in the top of their classifications. **VTI** is excellent Total Stock Market Index. **VOO** is another great ETF at Vanguard.
2. Vanguard website is easy to maneuver and use.
3. Money invested/transferred in is immediately available to be invested.
4. Easy to setup continual monthly/weekly investments.
5. Great research screens to find additional ETFs or mutual funds.

6. Non-Vanguard funds and ETFs can be purchased.
7. All investments are free of any fees. (unless purchasing a non-Vanguard fund with a load.
8. Vanguard is the most security conscious of the 4 brokerages we use. (Wealthfront is the fourth). Vanguard requires PIN validation via your phone the most of all 4 sites. This is also somewhat annoying, but it makes you know they take security seriously.

Investing recommendation: (Never buy mutual funds with Load fees.)

Disadvantages of Vanguard Group:

1. App is horrible on phone. You can't even see your detailed holdings (that I can find). If you know a way, let me know and I will apologize for mentioning this. No one ever called, but I went back in again for probably the 20th time, and finally found out how you can see the investments. You click on the amount of money in your account in the MY ACCOUNTS tab, and then keep scrolling down. Perhaps it was just me, but it just was not intuitive to me like the Fidelity and Schwab apps. I use their apps much more. So disregard the comment about the horrible app. This one is on me.
2. Every investment must be fully purchased. IE: No partial shares. If you want to buy Amazon stock, and it is \$1200 a share, you must buy a full share.
3. Many of the great funds Vanguard offers have minimum investments of \$5,000 and some \$10,000.

So in conclusion, overall Vanguard is a good company. My wife has a Roth IRA there and we intend to keep it.

Advantages / Differences in IRAs:

<https://lifecanbesimple.net/blog/differences-in-roth-and-traditional-iras>

We will cover Schwab Investments and Fidelity Investments next week and show their pros and cons.

See Vanguard Website

www.vanguard.com



See funds at www.Vanguard.com

List of All Investment Articles

<https://lifecanbesimple.net/investments.html>

List of all Minimalism Articles

<https://lifecanbesimple.net/minimalism.html>

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