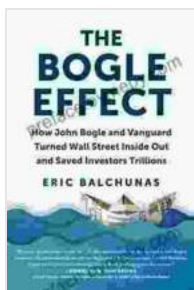


How John Bogle and Vanguard Turned Wall Street Inside Out and Saved Investors

When John Bogle founded Vanguard in 1975, he was a young man with a radical idea: he wanted to create a mutual fund that would put investors first. In an industry where fees and expenses were rampant, Bogle believed that investors deserved a better deal. He wanted to create a fund that was low-cost, transparent, and focused on the long term.

Vanguard's early years were tough. The company was underfunded and had few employees. Bogle himself worked long hours, often sleeping in his office. But he refused to give up on his dream. He believed that Vanguard could make a difference in the lives of investors, and he was determined to prove it.

Slowly but surely, Vanguard began to gain traction. Investors were attracted to the company's low fees and its focus on the long term. By 1980, Vanguard had \$1 billion in assets under management. By 1990, that number had grown to \$10 billion.



The Bogle Effect: How John Bogle and Vanguard Turned Wall Street Inside Out and Saved Investors

Trillions by Eric Balchunas

★★★★☆ 4.5 out of 5

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File size : 7525 KB
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Screen Reader : Supported
Enhanced typesetting : Enabled
Word Wise : Enabled
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Today, Vanguard is one of the largest mutual fund companies in the world, with over \$5 trillion in assets under management. It offers a wide range of investment products, including index funds, ETFs, and target-date funds. Vanguard has also become a vocal advocate for investors, fighting for lower fees and more transparency in the investment industry.

John Bogle's vision for Vanguard has been a resounding success. He has created a company that has put investors first and helped to revolutionize the investment world. Vanguard has made investing more accessible and affordable for millions of people, and it has helped to create a fairer and more equitable financial system.

John Bogle was a passionate advocate for investors. He believed that everyone should have access to affordable, high-quality investment products. He also believed that investors should be treated fairly and honestly.

Bogle's passion for investors is evident in everything he did at Vanguard. He fought tirelessly to keep fees low and to make Vanguard's products accessible to everyone. He also spoke out against the abuses of the investment industry, such as excessive fees and deceptive marketing practices.

Bogle's legacy is a commitment to putting investors first. He believed that investors deserved a better deal, and he spent his life working to make that happen.

Vanguard has had a profound impact on the investment world. The company's low-cost index funds have helped to make investing more accessible and affordable for millions of people. Vanguard has also helped to popularize the concept of diversification, which is one of the most important principles of investing.

In addition, Vanguard has been a vocal advocate for investors, fighting for lower fees and more transparency in the investment industry. The company's efforts have helped to create a fairer and more equitable financial system.

Here are some of the ways that Vanguard has changed the investment world:

- **Lower fees:** Vanguard's fees are some of the lowest in the industry. This has saved investors billions of dollars in fees over the years.
- **Index funds:** Vanguard was one of the first companies to offer index funds. Index funds are passively managed funds that track a specific market index, such as the S&P 500. Index funds are typically much cheaper than actively managed funds, and they have been shown to perform just as well, if not better, over the long term.
- **Diversification:** Vanguard has helped to popularize the concept of diversification. Diversification is the practice of investing in a variety of different assets, such as stocks, bonds, and real estate. Diversification helps to reduce risk and improve returns over the long term.
- **Advocacy for investors:** Vanguard has been a vocal advocate for investors, fighting for lower fees and more transparency in the

investment industry. The company's efforts have helped to create a fairer and more equitable financial system.

Vanguard offers a wide range of investment products and services that can help you achieve your financial goals. Whether you're saving for retirement, a down payment on a house, or your child's education, Vanguard has a solution for you.

Here are some of the ways that Vanguard can help you:

- **Low-cost investing:** Vanguard's fees are some of the lowest in the industry. This means that you can keep more of your hard-earned money invested, which can help you reach your financial goals faster.
- **Index funds:** Vanguard's index funds are a great way to get diversified exposure to the stock market. Index funds are passively managed funds that track a specific market index, such as the S&P 500. Index funds are typically much cheaper than actively managed funds, and they have been shown to perform just as well, if not better, over the long term.
- **Target-date funds:** Vanguard's target-date funds are a great way to simplify your retirement planning. Target-date funds automatically adjust your asset allocation as you get closer to retirement. This helps to ensure that you're on track to reach your retirement goals.
- **Financial planning:** Vanguard offers a variety of financial planning tools and resources to help you make informed investment decisions. You can get personalized advice from a Vanguard financial advisor, or you can use Vanguard's online tools and resources to create a financial plan that meets your needs.

Vanguard is committed to helping investors achieve their financial goals. The company's low-cost investment products, its focus on diversification, and its advocacy for investors make Vanguard a valuable partner in your financial journey.

John Bogle was a visionary leader who revolutionized the investment world. He founded Vanguard, a company that has put investors first and helped to make investing more accessible and affordable for millions of people. Vanguard's low-cost index funds, its focus on diversification, and its advocacy for investors have made a profound impact on the investment world. If you're looking for a company that can help you achieve your financial goals, Vanguard is a great choice.



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