



# **Wine Investment for Portfolio Diversification: How Collecting Fine Wines Can Yield Greater Returns Than Stocks and Bonds**

*Mahesh Kumar*

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After a long and beguiling climb, the stock market dive of 2000-2002 put phrases like “irrational exuberance” and “speculative bubble” back into common usage and was a stinging reminder of the importance of portfolio diversification. Financial wizard Mahesh Kumar shows how to guard against the inherent riskiness of the stock market while still reaping the benefits of a profitable portfolio in his new book *Wine Investment for Portfolio Diversification: How Collecting Fine Wines Can Yield Greater Returns than Stocks and Bonds*. It’s a thorough piece of academic analysis, which combines the Nobel Prize winning Markowitz Theory and Kumar’s Fine Wine Fifty Index and empirically proves that Fine Wine is one of the best diversification tools available (whether you’re high-finance or a modest personal investor). Fine Wine is “uncorrelated” with stocks and bonds; that is, they aren’t affected by the same types of risk. Moreover, Kumar points out that Fine Wine has a **HIGHER** expected return relative to its overall contribution of risk. “Smart investors are those who recognize large shifts in the economy early on and invest for the long term,” he writes. “In the ‘70s, gold investors thrived; in the ‘80s it was the real estate owner’s turn. In the ‘90s the action shifted to stocks. What will this decade bring? Alternative investments (Fine Wine, Fine Art or Antiques) will make a breakthrough, and compensate investors for their disappointing equity, bond and cash portfolio returns.” The book also includes a history of wine markets dating back to the 12th century; chapters on the different modes of marketing and distribution in Bordeaux, and the primary and secondary markets; and he critically analyses the total alternative investment market, and the relationships between their price and quality. He also discusses, systematically, the key question: what constitutes a good investment portfolio?

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