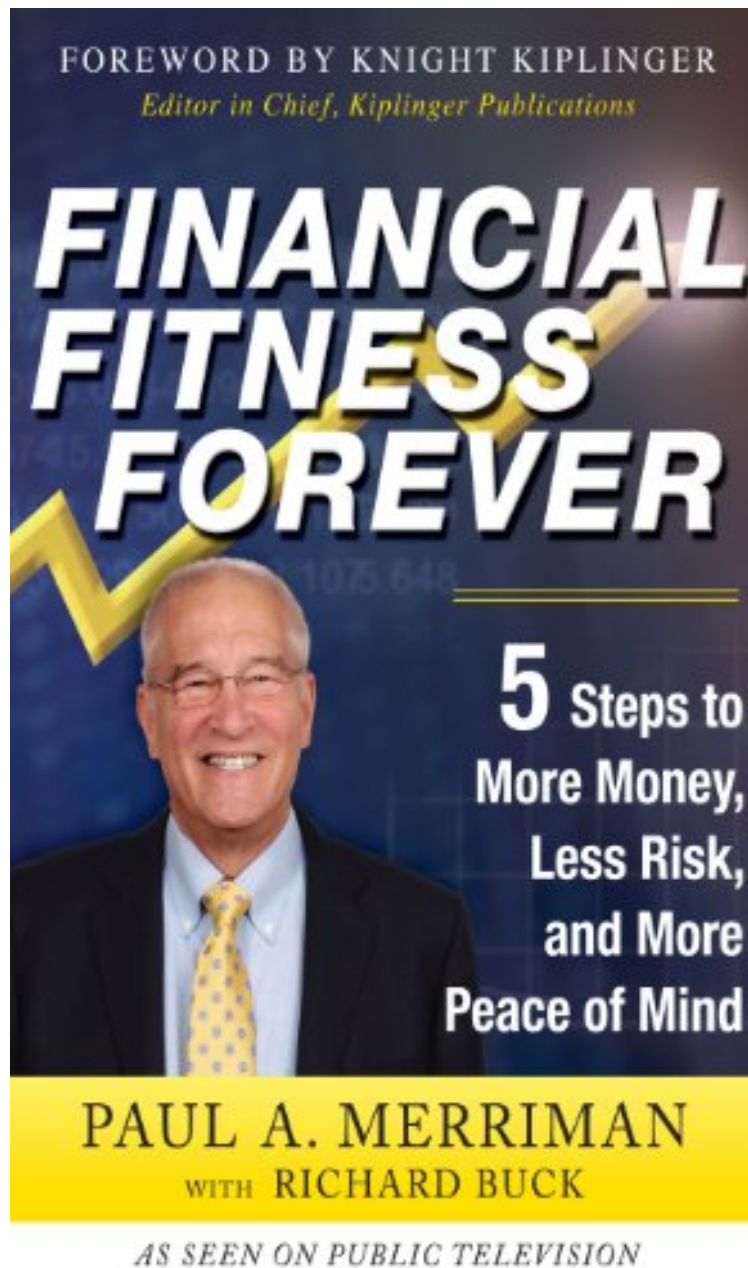


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## Financial Fitness Forever: 5 Steps to More Money, Less Risk, and More Peace of Mind

*Paul Merriman, Richard Buck*  
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## Fitness Forever: 5 Steps to More Money, Less Risk, and More Peace of Mind:

10 of 10 people found the following review helpful. This is the way you slice itBy Susan J. CobbPaul Merriman is a compassionate and intelligent individual. He really WANTS people to succeed with their investments and he gives nitty gritty, detailed advice how to do it. He's a numbers guy who trusts university studies and the guys who do them. He applies what they've learned to how you should allocate your assets in a sane and balanced manner. Pie charts abound in his pages. This is no get rich quick secret way to make a million. If anything, it's a very OPEN way of preserving the million (or much less) that you already have, and making a reasonable return on it. The only reason I give four stars is because I bought the Kindle version and the charts don't show up well at all. BUT if you go to the Merriman website, you can find all those charts plus much more at the bottom of each page under RESOURCES. ([...]

Incidentally, Paul is no longer affiliated with the company he founded, but they still use his stuff on the website. We can all be grateful for that access!

0 of 0 people found the following review helpful. Paul Merriman is the bomb!By Jonny ScottGreat book. I am a big fan of Paul Merriman's simple, well-researched approach to investing. Paul has written several books, and this one puts all of his advice together in one volume. Novice investors could save so much more money for retirement if they would follow Paul's advice rather than going to an insurance agent who sells mutual funds that pay the insurance agent 5% off the top for inferior mutual funds. If you ever think you might want to retire (Duh, that means everyone!!!), read this book.

5 of 5 people found the following review helpful. Clear, Helpful, TrustworthyBy Matthew SchwartzMr Merriman has written an excellent book here. I believe that all investors, whether just beginning, or those that have been investing for years, should read this book. Here are a few reasons why this book and its author are excellent:- The author truly cares about his readers, and investors in general. I know this because he has written several other books from which all proceeds go to charity. He also has podcasts and a website with clear, specific, free recommendations and advice.- The author is retired, yet continues to give free advice via his (charitable) books, podcasts, and website. Additionally, he welcomes his readers to email him with concerns or questions.- The information given in this book is based on factual evidence and statistics. It is based on reality. There are no predictions or speculations.- The author always recommends investments and strategies which have the most positive outcome for the investor, and isn't concerned with the needs or desires of financial advisers and other people in "the field." This means he steers you clear of investments and people which will rob you of your money, despite making you think you are making a good choice.- The book is very clear on exactly what you should do, and explains exactly why you should do it that way. There are plenty of examples, stories, statistics, etc to back up the information.

I am just starting out as an investor. When I started this book, I had almost no knowledge of investing, finances, etc. (I was definitely behind the times for my age). Several things about this book that worked for me were: It was written in friendly, down-to-earth, no nonsense manner. It was worded so that I could understand exactly what the author was saying and how it applied to me. As I read the book, I looked up some of the terms online to learn as I went (investopedia is a good site for researching). When I realized that the author was looking out for my best interests, and saw the evidence he was putting forth, it gave me a lot of confidence. When I was finished with the book, I felt much, much better about my financial situation and how to proceed with implementing my own investment strategy. Basically, this book took my preconceived notions and attitudes about investing and flipped them around to a more positive feeling. To say the least, this book has been a "game-changer" for me and my life. Highly recommended to anyone and everyone that wants to learn the best way to invest, from an expert who really cares. I'd like to add three more things: 1. If you are lacking in knowledge about investing and are intimidated (like I was), you should first read Paul's book titled "First Time Investor" 2. If you have negative or preconceived notions about investing, you should absolutely read this book immediately 3. No matter your age, if you don't have investments, do it NOW. Don't wait to invest. Don't make excuses. You will forever regret it if you don't plan and maintain your investment strategy/portfolio starting as early as possible.

What kind of shape is your portfolio in? The financial fallout of recent years was a game-changer for anyone and everyone preparing to retire in the near future. In order to build and maintain a solid portfolio in today's roller-coaster investing climate, you have to be more alert, increasingly proactive, and better educated on the markets than ever before. In *Financial Fitness Forever*, Paul Merriman gives you a framework guaranteed to return even the most struggling portfolio to prime health. One of the nation's most popular investment advisors, Merriman has you focus on five critical questions: Should I use a financial advisor or go it alone? Should I try to beat the market or accept the returns of the market? How should I manage risk? How should I diversify my investments? How should I insulate my investments from my emotions? If you don't have solid, well-developed answers—including the whys, the hows, and the whens—based on sound investing principles, you need to review your current strategy. *Financial Fitness Forever* leads you through the process step-by-step. Merriman provides detailed answers to each question, all of which combine to form a powerful strategy that will ensure the kind of retirement you're hoping for. Merriman doesn't claim to have that "magic bullet" answer to supercharging profits in unpredictable markets. Instead, he provides a commonsense strategy anyone can use to secure their finances now and

in the future. The economy is racing forward at breakneck speed, and no one knows where it will end up. Apply the lessons of Financial Fitness Forever to design a portfolio that will thrive in the long run.

About the Author Paul Merriman is a nationally recognized authority on mutual funds, index investing, asset allocation, and both buy-and-hold and active management strategies. He founded the investment advisory firm Merriman, Inc., which manages more than \$1.5 billion for more than 2,000 U.S. households. The author of four personal investing books, including *Live It Up Without Outliving Your Money!*, and numerous online articles for FundAdvice.com, Merriman has led more than 1,000 investor workshops, hosted a weekly radio program, and has been a featured guest on local, regional, and national television shows. Money magazine named his weekly podcast "Sound Investing" as "the best money podcast." Twice he has been a featured guest speaker at Harvard University's investor psychology conference. Merriman is the recipient of a distinguished alumni award from Western Washington University's School of Economics and is a founding member of the board of directors of Global HELP, a Seattle-based non-profit producer of medical publications distributed free of charge to healthcare workers in developing nations.