



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

Paul Merriman, Richard Buck

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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 market returns?
- How should I manage risk?
- How should I diversify my investments?
- How should I separate my investments from my emotions?

If you don't have solid, well-developed answers 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 the "magic bullet" answer to supercharging profits in unpredictable markets. Instead, he provides a commonsense strategy anyone can use to secure his or her finances now and in the future.

The economy is racing forward at breakneck speed, and no one knows where it will end up. By applying the lessons learned in *Financial Fitness Forever*, you can design a portfolio that will thrive in the long run.

"Paul Merriman is one really smart guy, but more than that, he is wise. And in investment counseling, I'll take wise over smart any day. He has spent a lifetime learning the techniques that make him an outstanding teacher of investing. Now it's your turn to benefit from his knowledge. Make the most of it."

?KNIGHT KIPLINGER, Editor in Chief, Kiplinger Publications

"No one understands what it takes to be a successful investor better than Paul Merriman. If you want to build a winning portfolio for life, this is the book to read."

?BILL SCHULTHEIS, author, *The Coffeehouse Investor*

"This is the ultimate strategy for America's Main Street investors. If your goal is to beat guys like Buffett, avoid future pitfalls, and retire comfortably, this is a must-read."

?PAUL B. FARRELL, columnist, Dow Jones/MarketWatch.com, and author, *The Winning Portfolio and The Millionaire Code*

“A wonderful book! Paul explains simply and clearly how each of us can take personal responsibility for our financial futures by creating a comprehensive plan based on discipline and diversification.”

?**ALAN MULALLY, president and CEO, Ford Motor Company**

“Using stories and analogies drawn from his decades of experience, Merriman provides a road map with simple but sound advice for a financially fit future.”

?**LARRY SWEDROE, principal, The Buckingham Family of Financial Services, and author, *The Quest for Alpha***

“Paul Merriman is a competitor of mine, and I can think of no finer compliment than that, after forty years in the business, I have learned to be a better investor and manager from reading Paul’s work.”

?**JOE SHAEFER, president, Stanford Wealth Management, and publisher, *Investor’s Edge* newsletter**

“*Financial Fitness Forever* shows just how simple it can be to invest successfully and enjoy the future of your dreams.”

?**ALLAN ROTH, CBS MoneyWatch, and author, *How a Second Grader Beats Wall Street***

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