



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

By 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 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.

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### Editorial Review

#### 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.

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