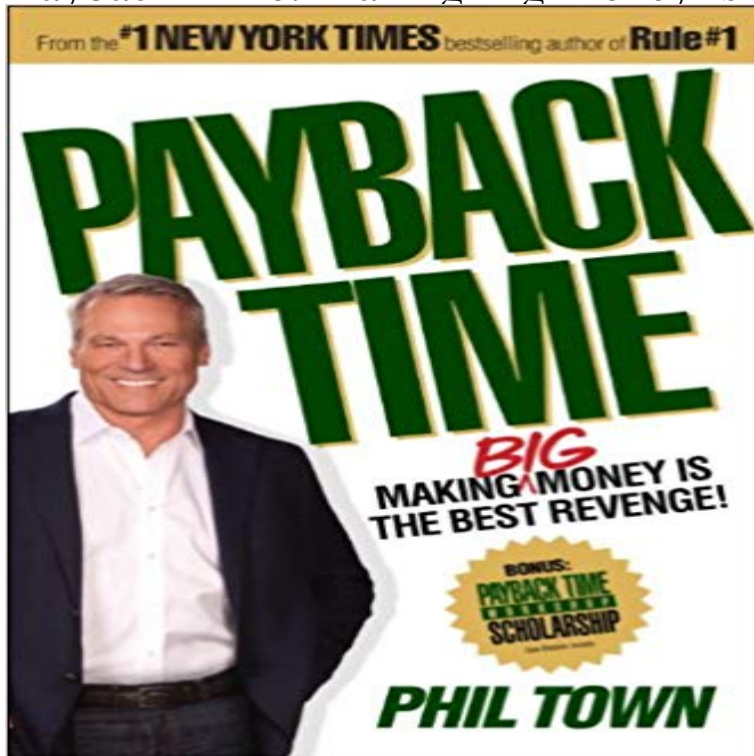


## Payback Time: Making Big Money Is the Best Revenge!



Dont get mad, get even Phil Towns first book, the #1 New York Times bestseller Rule #1, was a guide to stock trading for people who believe they lack the knowledge to trade. But because many people arent ready to go from mutual funds directly into trading without understanding investing for the long term he created Payback Time. Too often, people see long-term investing as mutual fund contributing otherwise known as long-term hoping. But the sad truth is that mutual fund investors are, to a stunning degree, pinning their hopes on an institution that is hopeless. It turns out that only 4% of fund managers consistently beat the S&P 500 index over the long term, which means that 96% of fund investors see a smaller return on their nest egg than a chimpanzee who simply buys stocks in the 500 biggest companies in America and watches what happens. But its worse than that. The net effect of hitching your wagon to mutual funds is that over a lifetime theyll fritter away as much 60% of your nest egg in fees. Once you understand how funds engineer this, youll rush to invest on your own. Payback Times risk-free approach is called stockpiling and its how billionaires get rich in bad markets. Its a set of rules for investing (not trading but investing) in the right businesses at the right time -- rules that will ensure you make the big money. From the Hardcover edition.

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