

The Personal Finance Classic... that's fun to read!

The Truth About Money – 4th Edition

You Need the Truth About Money

Completely revised and expanded, *The Truth About Money* shows you everything you need to know about personal finance — and explains it all in plain English. Investments, insurance, taxes, mortgages, leasing cars, getting out of debt, wealth planning for multimillion-dollar estates — it's all here for you.

Whether you're saving for college or retirement, buying a home or selling one, concerned about long-term care for yourself or your parents, worried about an impending job loss, or facing any financial decision, knowing what's in *The Truth About Money* will help you make great financial decisions.

New to This Edition

Planning Your Retirement Lifestyle

Learn how to retire in comfort and financial security (and what to do when you get there) (pg. 485).

The Best Investment Choice

Learn how ETFs can help you create wealth while saving you big money (pg. 176).

Target-Date Funds

It's what you don't know that can hurt you (pg. 269).

Behavioral Finance and Neuroeconomics

Learn why you make bad financial decisions — and how to break the cycle (pg. 224).

Picking the Best Funds

Find out the truth about Morningstar ratings (pg. 250).

Are Your Parents Aging?

See how best to provide help — without harming yourself financially (pg. 374).

The Most Important Financial Decision You'll Make

Find out how to make this decision successfully (pg. 631).

Plus More Than 100 Pages of New Content!

Ric Edelman is ranked the #1 independent financial advisor in the nation by *Barron's*, the best-selling author of seven books on personal finance, and host of *The Truth About Money with Ric Edelman*, heard on radio stations nationwide. Ric's firm, Edelman Financial Services, manages \$5 billion in assets and has been helping people achieve financial success for twenty-five years.

(*Barron's* ranking "Top 100 Independent Financial Advisors" (Aug. 28, 2010 / Aug. 31, 2009) is based on the quality of the advisors' practices, including client retention and compliance records, contribution to the firm's profitability, and the volume of assets overseen by the advisors and their teams.)

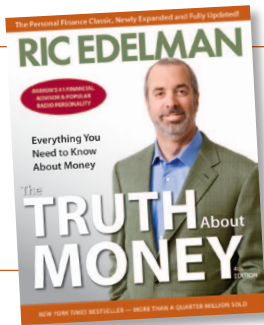
To schedule an interview with Ric Edelman, or for additional information and materials, please contact:
Teresa Brady, phone 212.207.7170; Teresa.brady@harpercollins.com

Because Money Doesn't Come with Instructions.

The best part of being the best-selling author of a personal finance classic is helping readers understand the world of personal finance so they can set a course towards financial success. The worst part is that personal finance keeps changing — and that means more work for me as I have to update the book.

But revise I must, and that's why I'm excited to announce that the fourth edition of *The Truth About Money* hits bookstores December 21. Much has changed since I last revised TAM in 2004. During the past six years, we've experienced the biggest real estate boom (and bust) in modern history, the weakest economy since the 1930s, and two presidential elections.

All the changes have made me wonder: Why don't most other personal finance writers ever update their books? The reason, I've concluded, is simple: They can't. If the premise of a book is wrong, or if its conclusions are faulty, no amount of revising can fix it. But TAM suffers no such problems. Indeed, all the strategies and concepts I've provided in prior editions remain as valid today as when the book first appeared in 1996. In fact, the book's earliest (and subsequent) editions warned against the very practices that led to the 2008 credit crisis.



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Still, the world of personal finance has changed dramatically since 2004. Advances in the field of neuroeconomics have helped us better understand how we are predisposed to make bad financial decisions — and how we can overcome that problem. Exchange-traded funds have become one of the best investment choices for consumers trying to respond to scandal in the mutual fund industry. The entire mortgage industry has gone through upheaval. And wait until you read what I have to say about gold and investments that are popular right now!

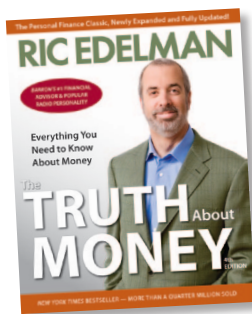
TAM has long been regarded as a classic in the field of personal finance. Funny and breezy yet packed with financial information; *The Truth About Money* was named “Book of the Year” by *Small Press* magazine when first released and called “one of the best books of the year” by *USA Today*. It has sold more than a quarter-million copies, has been translated into several foreign languages and is used in colleges and universities around the country.

That's why I feel obligated to make sure it contains the latest and most accurate information. This new 4th edition is about 100 pages longer than before and contains more than 100 new charts. Every chapter was revised; some were completely rewritten and others are brand new.

Like past editions, *The Truth About Money* goes beyond superficial headlines and addresses the financial issues you're facing. From unemployment to caring for aging parents and the birth of a child to the death of a spouse, you'll find in its pages the advice you need to guide you through life's major events. You'll discover how to best plan for a happy and comfortable retirement.

Money doesn't come with instructions. That's why I wrote the manual. I invite you to obtain copies for your family, friends and colleagues.

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Teresa Brady, phone 212.207.7170; Teresa.brady@harpercollins.com**



THE NEW YORK TIMES BESTSELLER AND PERSONAL FINANCE CLASSIC NEWLY REVISED

THE TRUTH ABOUT MONEY – 4th Edition Everything You Need to Know About Money By Ric Edelman

THE TRUTH ABOUT MONEY, 4th Edition is a comprehensive, practical, “how-to” manual on financial planning, written for anyone concerned about their financial well-being. One of the most highly acclaimed books in its field, it explains investments, long-term care, planning for retirement, buying and selling your home, how to get out of debt, how to pay for college or your daughter’s wedding, and much more. Best of all, the book explains difficult financial concepts in plain English with a breezy style. It’s fun and easy to read.

Since the book was last revised in 2004, the world of personal finance has changed dramatically and grown even more complicated. This 4th revision is the largest to date, and includes fresh updates and brand new material including:

Planning Your Retirement Lifestyle How you can enjoy a comfortable retirement — and what you can do to get there.

Investment Choices Learn how ETFs can help you create wealth while potentially saving you money.

Target-Date Funds It’s what you don’t know that can hurt you.

Behavioral Finance and Neuroeconomics Learn why you make bad financial decisions — and how to break the cycle.

Picking your Investments Find out the truth about Morningstar.

Are Your Parents Aging? See how to best provide help — without harming yourself financially.

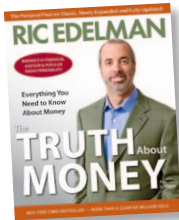
Whether you are saving for college or retirement, buying a home or selling one, concerned about long-term care for yourself or your parents, worried about an impending job loss, or facing any financial decision, knowing THE TRUTH ABOUT MONEY, will help you make great financial decisions.

About the Author

Ric Edelman is ranked the #1 independent financial advisor in the nation by *Barron’s**, the #1 best-selling author of seven books on personal finance, and host of “The Truth About Money with Ric Edelman,” heard on radio stations nationwide. Ric’s firm, Edelman Financial Services, manages more than \$5 billion in assets and has been helping people achieve financial success for 25 years.

Ric Edelman is Chairman and CEO of Edelman Financial Services LLC and Co-CEO of The Edelman Financial Group (NASDAQ: EF) and a member of its Board of Directors. He is an Investment Advisor Representative who offers advisory services through EFS, a registered Investment Advisor. Ric is also a Registered Principal of and offers securities through Sanders Morris Harris Inc., an affiliated broker/dealer, member FINRA/SIPC. Three Roads Communications and TD Ameritrade are not affiliated with SMHG or EFS. EFS offers advisory services in all 50 states and Puerto Rico. As such, these services are strictly intended for individuals residing in the United States. No offers may be made or accepted from any resident outside the specific states referenced. **Barron’s* ranking “Top 100 Independent Financial Advisors” (Aug. 28, 2010 / Aug. 31, 2009) based on the quality of the advisors’ practices, including client retention and compliance record, contribution to the firm’s profitability, and the volume of assets overseen by the advisors and their teams.

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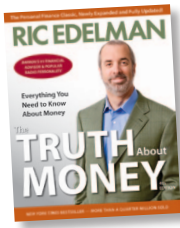
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How to Use This Book

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Interview Questions for Ric Edelman

1. MORTGAGES

Why do you say people should get a 30-year mortgage and never pay it off?

2. COLLEGE

The price of a college education is skyrocketing. What's the best way to save for my child's education?

3. PERSONAL FINANCE

How am I unknowingly sabotaging my financial goals?

4. INVESTING

If I have a lump sum of money, should I invest it all at once or slowly over time?

5. RETIREMENT

You say that most Americans are handling their 401(k) completely wrong. Why?

6. ESTATE PLANNING

Lots of people title their homes or bank accounts jointly with an adult child. What's wrong with that?

7. LONG-TERM CARE

If I'm in my 30s or 40s, why should I be concerned about long-term care? That only affects older people.

8. INVESTING

You hate U.S. Savings bonds. Why?

9. ESTATE PLANNING

Most married people plan to leave everything to their spouse, and if the spouse dies first, then it all goes to the kids. Why is that a big mistake?

10. DEBT

When you work with people who are trying to get out of debt, one of the first things you tell them to do is, "Go get another credit card." That doesn't make any sense! Why do you say that?

11. INVESTING

What are the best types of investments to buy?

12. FINDING HELP

How do I find a good financial advisor?

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When the topic is
personal finance, turn to

RIC EDELMAN



Ric Edelman is highly acclaimed as an entertaining and enlightening speaker on stage, radio, television and online. Turn to Ric for information on any financial topic, including investments, insurance, taxes, real estate, mortgages, college and retirement planning, wills, trusts, and much more.

#1 *NEW YORK TIMES*
BEST-SELLING AUTHOR

WINNER OF 3
"BOOK OF THE YEAR"
AWARDS



Nationally Recognized Financial Advisor

- Ranked by *Barron's* as the #1 independent financial advisor in the nation two years in a row¹
- Hundreds of interviews in all media including *The CBS Evening News*, *CNN*, *The Oprah Winfrey Show*, *Fox Morning News*, *The Today Show*, *CNBC* and more
- Has testified before Congress several times and delivered presentations to many federal agencies
- Inducted into the Financial Advisor Hall of Fame (2004)

Renowned Educator

- Taught personal finance at Georgetown University for 9 years

RicEdelman.com

- One of the most complete financial education sites on the web

Award-Winning Radio and TV Talk Show Host

- Host of the new weekly series, "The Truth About Money with Ric Edelman", airing on public television stations
- Weekly radio show airs in 37 markets nationwide
- Winner of A.I.R. Award for "Best Talk Show Host"
- More than 20 years of broadcast journalism experience
- "The Ric Edelman Show" was named one of the top 100 internet talk shows of 2010²
- Host of two 90-minute specials for Public Television

Award-Winning Newsletter

- Monthly 16-page newsletter, *Ric Edelman's Inside Personal Finance*, is distributed to over 13,000 subscribers

Best-Selling Author

- One of the most successful personal finance authors in the field
- 2009 Gold Medal Award from the Institute for Financial Literacy for *The Lies About Money*
- 2008 Axiom Personal Finance Book of the Year for *The Lies About Money*
- 1997 Book of the Year Award by Small Press magazine for *The Truth About Money*
- More than one million books in print
- Books have been translated into seven languages

Award-Winning Entrepreneur

- 2001 Washington D.C. "Entrepreneur of the Year"
- Ranked among the ten largest planning firms in the nation by *InvestmentNews*
- Ranked 3 times on the *Inc. 500*

¹*Barron's* ranking "Top 100 Independent Financial Advisors" (Aug. 28, 2010 / Aug. 31, 2009) based on the quality of the advisors' practices, including client retention and compliance record, contribution to the firm's profitability, and the volume of assets overseen by the advisors and their teams. *Inc.* magazine's list of the fastest growing companies in America according to growth in net sales over five-year periods. ²Talk Stream Live is an interactive talk show streaming website guide. Their rankings for "Top 100 Talk Radio Shows of 2010" (Jan. 1, 2011) is based on data gathered from their server, including the number of unique listeners who click thru and the time spent listening to each broadcast. The conclusions are their own and not guaranteed to be accurate. Ric Edelman is Chairman and CEO of Edelman Financial Services, a Registered Investment Adviser, and Co-CEO, President and a Director of The Edelman Financial Group (NASDAQ: EF). He is an Investment Adviser Representative who offers advisory services through EFS. 052511

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About Ric Edelman

Ric Edelman is one of the nation's most acclaimed financial advisors. He and his firm have won more than 75 financial, business, community and philanthropic awards, and his commitment to teaching consumers about personal finance has established him as one of the most popular financial professionals in America.

In 2010, *Barron's* named Ric the No. 1 independent financial advisor in the country¹ for the second year in a row. In 2004, Ric was inducted into the Financial Advisor Hall of Fame, ranked the No. 1 advisor in the nation by *Research Magazine*² for his focus on the individual client and ranked No. 42 on *Registered Rep*³ magazine's list of "America's Top 50 Advisors." In prior years, he won the Entrepreneur of the Year Award for Washington, D.C. by Ernst and Young (2001), the Blue Chip Enterprise Award from the U.S. Chamber of Commerce (2000) and *Inc.* magazine⁴ three times named the firm the fastest-growing privately-held financial planning firm in the country.

Ric is a #1 *New York Times* best-selling author. His seven books on personal finance include *Ordinary People, Extraordinary Wealth; The New Rules of Money; Discover the Wealth Within You; What You Need to Do Now; The Lies About Money; Rescue Your Money;* and the personal finance classic, *The Truth About Money*, now in its fourth edition. Collectively, Ric's books have sold more than 1 million copies, have been translated into several languages, and have educated countless people worldwide.

The Truth About Money with Ric Edelman can be heard on radio stations throughout the country. The live call-in advice program has been on the air for nearly 20 years and earned Ric the A.I.R. Award for Best Talk Show Host in Washington, D.C. (1993). He also publishes a monthly newsletter, has built one of the most comprehensive and free online educational resources about personal finance at RicEdelman.com, and is the author of a variety of video and audio educational systems that help people achieve their financial goals.

Ric has been featured in numerous articles, has appeared on hundreds of radio stations and every major television network, and has been quoted by dozens of newspapers and magazines. He has testified before Congress and was a delegate to the 1998, 2002 and 2006 National Summits

on Retirement Savings. Ric is a sought-after speaker, widely acknowledged as one of the most entertaining and informative experts in his field. He also taught personal finance at Georgetown University for nine years, is a state- and AICPA-approved instructor for continuing professional education, and is a member of the FINRA Board of Arbitrators.

Ric graduated Cum Laude from Rowan University and also received an honorary doctorate in 1999; in 2007 he was inducted into the Rowan Public Relations Student Society Hall of Fame. In 2002, the university named the school's new planetarium "The Ric and Jean Edelman Planetarium" in their honor. In 2003, Ric was named to the Honorable Order of the Kentucky Colonels.

Ric served five years on the board of the United Way of the National Capital Area and in 2007 completed his two-year term as chairman of the board. He is a national trustee of the Boys & Girls Clubs of America and on the boards of The Boys & Girls Clubs of Greater Washington, D.C., and its foundation. Ric also serves on the board of Wolf Trap Foundation for the Performing Arts. He is a full partner of the American Savings Education Council and the Jump\$tart Coalition for Personal Financial Literacy. He is a former board member of Junior Achievement of the National Capital Area and served for three years on the Grants Committee of the Foundation for Financial Planning, where he remains a major donor. Ric and his wife were key contributors to the Edelman Nursing Career Development Center at Inova Health System Foundation and the Edelman Planetarium at Rowan University. They also actively support HEROES Inc., Make-a-Wish Foundation, The Leukemia & Lymphoma Society, and many other charities.

Ric Edelman is Chairman and CEO of Edelman Financial Services, a Registered Investment Adviser, and Co-CEO, President and a Director of The Edelman Financial Group (NASDAQ: EF). He is an Investment Adviser Representative who offers advisory services through EFS and a Registered Principal of (and offering securities through) Sanders Morris Harris Inc., an affiliated broker/dealer, member FINRA/SIPC.

Ric and his wife Jean live in the Virginia suburbs of Washington, D.C.

¹ *Barron's* ranking "Top 100 Independent Financial Advisors" (Aug. 28, 2010 / Aug. 31, 2009) based on the quality of the advisors' practices, including client retention and compliance record, contribution to the firm's profitability and the volume of assets overseen by the advisors and their teams.

² *Research* magazine cover story "Advisor Hall of Fame," December 2004 (based on serving a minimum of 15 years in the industry, having acquired substantial assets under management, demonstrating superior client service and having earned recognition from peers and the broader community for how they reflect on their profession).

³ *Registered Rep* magazine cover story "Clean Machines — Top 50 Brokers," September 2004.

⁴ *Inc.* magazine cover story, "Inc. magazine's list of 500 fastest-growing private companies in the nation—Ranked #142 overall", October 1997 (Companies have to be independent and privately held through 1996, and must demonstrate a sales increase from fiscal year 1995 to 1996. Holding companies and regulated banks and utilities are not eligible, and sales in 1992 must be at least \$200 thousand. *Inc.* magazine verified all information using tax forms and financial statements from certified public accountants, and by conducting interviews with company officials).

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