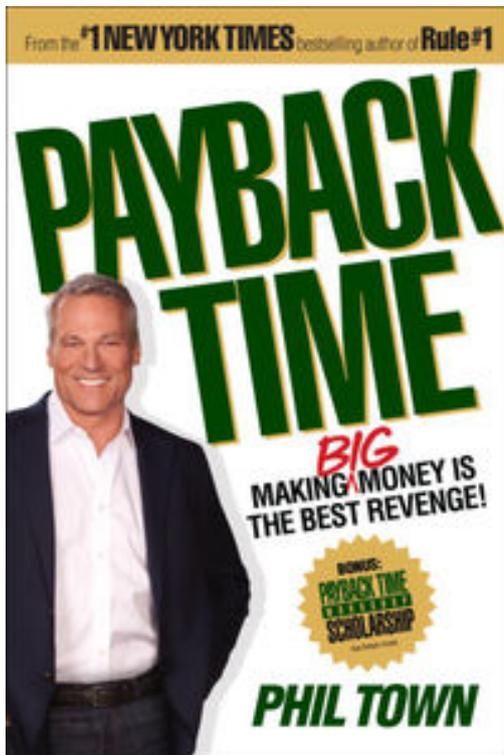


Payback Time Read EBooks PDF English Phil Town



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Phil Town's 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 aren't 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 it's *worse* than that. The net effect of hitching your wagon to mutual funds is that over a lifetime they'll fritter away as much 60% of your nest egg in fees. Once you understand how funds engineer this, you'll rush to invest on your own.

Payback Time's risk-free approach is called “stockpiling” and it's how billionaires get rich in bad markets. It's 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.

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