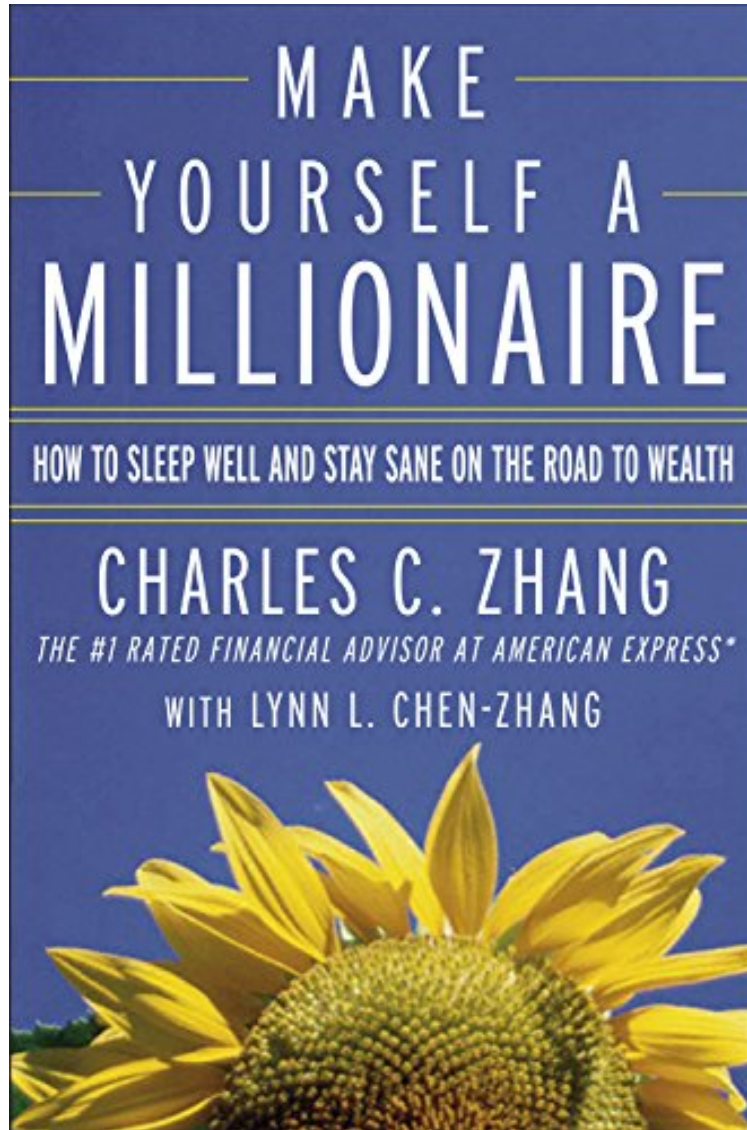


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## Make Yourself a Millionaire

*Charles C. Zhang*

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**Charles C. Zhang : Make Yourself a Millionaire** before purchasing it in order to gage whether or not it would be worth my time, and all praised Make Yourself a Millionaire:

5 of 6 people found the following review helpful. **HIGHLY RECOMMENDED**By ErikThis book was actually recommended to me by my father. He is approaching the retirement stage and wanted to ensure that his finances would allow for him to retire with my mother comfortably. He told me that the book did a good job of covering issues he was concerned with like retirement and estate planning but would also provide value for me and be a good place to start if I wanted to take control of my financial life.I took his advice and purchased this book and I found it to be thoroughly comprehensive in describing financial products and planning techniques. It is perfect for investors of all ages who are

looking to secure their financial future. This truly is a great financial planning book. If I could give it 6 stars I would. It is set up in a concise, life events style with easy to understand examples. Being that I am new to family life as well as financial planning this book has really helped me to take a step back, evaluate and not only plan for my future, but for the future of my family. Overall, I would say that this book is the best book in the market on personal financial planning that I have read. It is complete, covers all the essential areas of financial planning. The financial planning ideas are logical and clearly presented for people who may be new to financial planning and even those who are already experienced. 5 of 7 people found the following review helpful. An Excellent Resource! By Melissa For many people, the thought of handing over their money to a financial planner is somewhat daunting, especially if they have limited knowledge of the financial planning process. In their book "Make Yourself a Millionaire..." Charles and Lynn Zhang do an excellent job of breaking down and explaining both what you should consider when choosing a financial planner, and what sort of service you should expect once you have chosen one. I was speaking with a friend about how overwhelmed I was with this process; after all, these days you cannot turn on the TV or surf the web without seeing some sort of advertisement from someone who claims they can help you with your finances. She mentioned that she had heard about this book and suggested that I should look into it. I am so glad that I did. Not only was this book easy to read and understand, but it covers a wide range of topics, from explaining the certification process a CFP goes through, to outlining the benefits of different investment tools, such as mutual funds, bonds, and REITS. Additionally, I believe that those of you who are planning on setting up college funds for your children would benefit greatly from reading the Zhang's discussion of UGMA accounts, 529 plans, and Education IRA's. A chart is even provided to help break down the differences between these options, as well as a few others. Reading this book helped me to both confidently choose a financial planner and feel at ease when discussing my investments. A must read for the beginning investor! 5 of 6 people found the following review helpful. Educational and Insightful By Derek I have read a number of financial planning books just to get different views from financial advisors and I have to say that this one tops my list. I myself am a financial planner and currently studying for my CFP. This book was an easy read for those who may not know too much about financial planning. It also contains a wealth of information and insight to provide value to people like me who have a financial background. One of the comments I read about the book before I read it made it seem as having an advisor with a CFP did not matter. As Mr. Zhang points out in his book only 4% of advisors have their CFP because it is such a rigorous process that includes a two day 10 hr exam! After all if it was a simple exam why wouldn't all advisors get certified? I really enjoyed reading this book and I have recommended it to my other colleagues.

Easy-to-follow personal finance guidelines--from American Express's #1-rated financial adviser Charles Zhang became one of today's most nationally known and trusted financial advisers by stressing sanity and sensible investing over dubious, get-rich-quick tricks and schemes. In *Make Yourself a Millionaire*, Zhang transfers his program to the printed page. Far from a confusing, all-or-nothing approach, this book outlines a clear and rational approach to organizing and planning all aspects of a financial life. How do different investments work? How much insurance is too much? Zhang answers these questions and more as he discusses: Recommended investments for virtually any portfolio Asset allocation techniques that work Actual examples of success and disaster The role of insurance as a key element in a portfolio All major financial instruments: stocks, bonds, funds, REITs, cash

From the Back Cover A Step-by-Step Plan that Will Meet All of Your Family's Financial Needs--Both Today and Down the Road *Make Yourself a Millionaire* is unlike any personal finance book you've ever read. Instead of enticing you with can't-miss tricks for doubling your money overnight, tricks that usually only cost you money, it provides you with commonsense guidance for taking charge of every crucial financial aspect of your life--from saving and investing to life insurance, college tuition, taxes, and more. Charles Zhang, one of today's most honored and successful financial advisers, reveals keys to improving your money smarts across the board, keys that include: Investing strategies for shrewdly building solid and long-lasting wealth in the stock market, with surprisingly little effort In-depth descriptions of every major type of life insurance, with the pros and cons of each Methods for getting the most from Social Security, whether you plan on retiring tomorrow or in 30 years Praise for *Make Yourself a Millionaire*: "Charles Zhang is a true American success story. His hard work and dedication to providing highquality financial advice is legendary within American Express. This book is a great roadmap for those who want to reach their dreams. It is a must read."--Ken Chenault, Chairman and CEO, American Express Deep down, millions of Americans suspect they should have a sensible, comprehensive financial plan. Yet even as barriers to achieving financial security increase by the day, such a plan--one that covers everything from investing to insurance to education costs to retirement--continues to remain far more the exception than the rule. *Make Yourself a Millionaire* is today's most straightforward guidebook for ensuring that all of your family's financial needs are met. Award-winning financial advisor Charles Zhang--who became one of today's most successful financial advisers by stressing sane and sensible investing strategies over dubious, get-rich-quick tricks and schemes--draws on his years of experience to outline a clear and rational program guaranteed to organize and plan every aspect of your financial life. How can you gain the huge

benefits of stock market investing while minimizing the risks? What type of life insurance should you have--and how much is too much? Zhang answers these questions and more as he discusses: Guidelines for choosing a financial advisor that is right for you--and your situation Facts you need to know about stocks, mutual funds, bonds, annuities, REITs, and more Asset allocation strategies for cushioning against sudden market downturns When good investing goes bad--actual case studies of investors trying shortcuts to beat the market, and losing All about college savings plans, and how the popular 529 plan can afford you completely tax-free asset growth Estate planning techniques designed to save your heirs thousands of dollars in estate taxes Everyone who has a stake in the financial markets--and, today, that pretty much means everyone--should have a fundamental grasp of what they are investing in and why. Using real-life examples, plain-English explanations, helpful worksheets, and more, *Make Yourself a Millionaire* provides you with a wall-to-wall understanding of what you currently own versus what you need to own, and how to make them one and the same. Combining their textbook knowledge of financial planning with the unflinching honesty and empathy that have made them two of today's most sought-after financial planners, Charles Zhang joins with wife and fellow planning professional Lynn L. Chen-Zhang to give you the knowledge you need to live a rewarding life today, while assuring yourself a long and financially comfortable retirement.

About the Author Charles C. Zhang, C.F.P., Ch.F.C., C.L.U., C.M.F.C., C.F.S. is rated American Express's #1 financial adviser and is the face of American Express in several of the company's national ads. He is ranked as one of today's premier financial advisers by Worth.

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