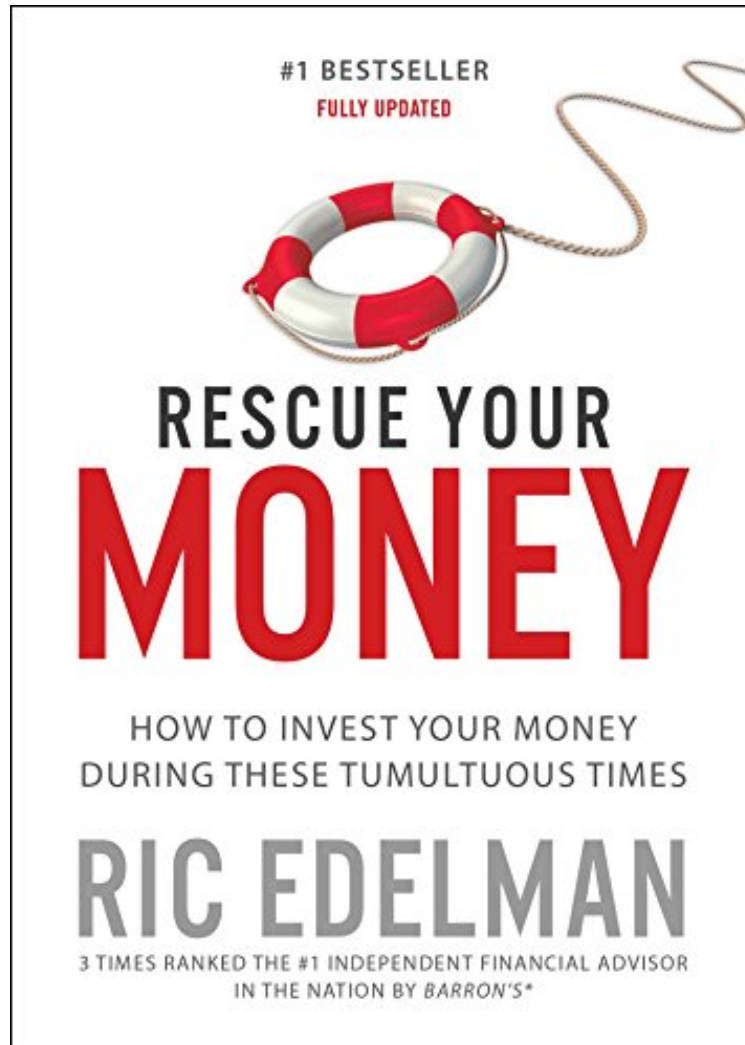


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About the AuthorRic Edelman, one of the nation's best-known and most successful financial advisors, is a New York Times bestselling author with a weekly PBS television show and WABC radio program, as well as a nationally syndicated column. He serves as the resident financial expert for The Dr. Oz Show and is a regular contributor to Financial Advisor and Inc.com. Barron's has ranked him the "#1 Independent Financial Advisor" in the nation on three separate occasions. His firm, Edelman Financial Services LLC, handles nearly sixteen billion dollars in assets for Americans across the country, winning over 100 awards from business, advisory, communication, and community service sectors in the process. He lives in Alexandria, Virginia. You can visit him at RicEdelman.com.Excerpt. copy; Reprinted by permission. All rights reserved.Rescue Your Money CHAPTER ONE One Major Goal You Should Have When people seek investments, they tend to have one goal in mind: They want to beat the market. Don't agree? Then tell me why you compare the performance of your investments with the SP 500 Stock Index. You're gauging your success by comparing your investment results with the overall market, as measured by the SP 500, the Dow Jones Industrial Average, or some other stock-market index. If you're beating the market, you're happy. If you're not, you're unhappy. Guess what? Trying to beat the market is the wrong goal. In fact, that's a disastrous goal. Taking that approach sets you up for failure. Why? It's really very simple. And we need look no further back than 2008 to understand why. In 2008 the SP 500 lost 38.5%. If you lost only 30%, congratulations! You beat the market! Somehow I doubt you (or your spouse) would be thrilled at such news. Thus we must remember that "beating the market" isn't the point. In fact, only one thing matters when it comes to investing: achieving financial security. That is your one major goal. Think about it. The purpose of investing is to help you achieve your goals, whether that means sending your kids to college, retiring comfortably, or caring for aging parents. It's financial security that matters, not some benchmark that has no relevance to your personal life. People who focus on the stock market are missing the point. You need to emphasize your goals. I. The sources for all statistics can be found on page 175.