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*****FOR IMMEDIATE RELEASE*****

EMERGENCY SURVIVAL KIT FOR THE COMING STOCK MARKET CRASH

(Weston, FL) – Is your investment future secure? Current financial trends indicate that within the next three to six years global markets could face another significant plunge similar to the market crashes of 1987 and 2000. What has occurred during late 2007 is just a taste of what is to come. Developing a secure portfolio now can help to avoid potential problems later. The best strategy is to learn how to efficiently profit from your investments while at the same time protecting them from market fluctuations.

As most investors know, stock market volatility can cause emotions to run high. On February 27, 2007 the stock market plunged more than 400 points causing some serious anxiety for investors. The market drop in the spring of 2006 panicked investors, who saw the values of their portfolios plummet before readjusting weeks later. “Investors need to make sound decisions based on real information,” says Mr. Horowitz, Certified Financial Planner and Investor, “and do their homework so they’re not fooled by their emotions.”

The biggest mistake? Failure to diversify. A recent report issued by Vanguard Group found that nearly 20 percent of 401(k) participants put everything into stocks. An even bigger mistake? Letting emotions play into investment decisions. Studies show that investors are often overconfident.

“You need proven strategies so you don’t end up losing your shirt,” says Horowitz. “Impulse purchases lead to disastrous investments.”

The Disciplined Investor will help readers:

- 1) Eliminate emotion from your investment decisions;
- 2) Find out how to match your investment strategy to your risk tolerance;
- 3) Learn why asset allocation is so important when creating an investment portfolio;
- 4) Discover tools for enhancing your portfolio’s performance;
- 5) Understand option strategies, diversification, and other professional tools.

“My book gives you the tools that you need to understand the financial market so you won’t get wiped out by stock disasters like Enron, Lucent or Global Crossing,” says Mr. Horowitz.

Nationally noted Certified Financial Planner™ and Investment Advisor Andrew Horowitz is the founder and president of Horowitz & Company. With over 20 years’ experience in the industry, he has been featured on Bloomberg Television, Net Financial News, and Marketwatch.com as well as in major print publications including Barron’s and The New York Times. Andrew is also the former host of The Money Doctor and currently hosts the top-rated and featured podcast The Disciplined Investor.

“With my book, investors don’t need to start putting together a portfolio from scratch,” says Horowitz. “I show you where and how to find the information you need to prevent the misunderstandings and misinformation that can wipe you out financially.”

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SAMPLE TALKING POINTS

- You write that investors shouldn't get carried away by emotions, why?
- Why do investors need to have a disciplined strategy?
- How can people protect themselves from bad investments?
- What is the biggest mistake investors make?
- What makes your book different from the other investment guides on the market?
- Why is the current market different that those we have seen for over 50 years?
- Why does the average investor continually underperform?
- How can investors obtain pro tools at low or no cost?
- What does New Media offer to investors?
- How is the current market conditions like the BIG CRASH?

Personal Finance/Investments

\$19.95

Is Your Investment Future Secure?

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The Disciplined Investor focuses on this goal while demystifying the often complex world of investments. With clear examples, proven strategies, and easy-to-follow instructions, it is the only guide you'll need for investment success.

This book will help you:

- 1) Eliminate emotion from your investment decisions;
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Whether you are new to investing and don't know where to start, or are a seasoned investor and want to protect your portfolio while profiting from it, this book is for you.

Think Smart. Invest Wisely. Live Rich.

"In this book, Andrew Horowitz offers sensible, no-nonsense advice to new investors. The financial markets can be extraordinarily rewarding to those with discipline and a sound, long-term financial plan..."

—Harry S. Dent, Jr., Author of *The Next Great Bubble Boom*

"Andrew is a skilled planner and financial ally to any investor... *The Disciplined Investor* puts Andrew's thoughts and sage wisdom into writing... For investors on the go, this can be a powerful—and lucrative—combination."

—Jeff Zbar, business columnist, *South Florida Sun-Sentinel*

"*The Disciplined Investor* is an excellent read for anyone who wants to take control of their financial situation... Horowitz's ability to succinctly and clearly explain a wide range of investing concepts... displays his deep understanding of investing in ever-changing markets."

—Angelo C. Malahias, former president, *Andrx Corporation*

About the Author

Nationally noted Certified Financial Planner™ and Investment Advisor Andrew Horowitz is the founder and president of Horowitz & Company. With over 20 years' experience in the industry, he has been featured on Bloomberg Television, Net Financial News, and Marketwatch.com as well as in major print publications including *Barron's* and *Money Magazine*. Andrew is also the former host of *The Money Doctor* and currently hosts the top-rated podcast *The Disciplined Investor*.

www.thedisciplinedinvestor.com

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The Disciplined Investor

ANDREW HOROWITZ, CFP

HFactor Publishing

AUTHOR AS SEEN IN *BARRON'S* AND *THE NEW YORK TIMES*

The Disciplined Investor

Essential Strategies for Success



ANDREW HOROWITZ, CFP

With a Foreword by Harry S. Dent, Jr., author of *The Roaring 2000s*

(The Disciplined Investor by Andrew Horowitz, CFP; ISBN: 0-978-0978708375; \$19.95; soft cover; 5½ x 8½; 248 pages; second printing 11/15/2007; HFACTOR PUBLISHING)

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To whom it may concern:

Market expert and Certified Financial Planner Andrew Horowitz would be delighted to give a free talk before your members about his new book and his insider secrets for investing success.

In this groundbreaking book, Horowitz demystifies the often-complex world of investing. With proven strategies and easy-to-follow instructions, this book is the only guide you'll need for success. Whether you want to invest but don't know where to start, or you want to protect your investments and watch them skyrocket, *The Disciplined Investor* has all the answers.

"Investors need proven strategies so they won't end up losing their shirts," says Andrew. "Impulse purchases lead to disastrous investments."

About the author:

Andrew Horowitz, CFP, is the founder and President of Horowitz & Company, Inc. A financial advisor with over 20 years' experience in the industry, he has been featured in top media outlets such as Bloomberg Television, *Barron's*, *The New York Times*, *Associate Press*, *Miami Herald*, *Investment Insights Newsletter* and dozens more. Since 2004, Horowitz has been rated a "Top Wealth Manager" by *Bloomberg Wealth Manager Magazine*. Andrew also hosts the top-rated and featured podcast, *The Disciplined Investor*. He lives in Weston, Florida with his wife, Jill and three children, Lauren, Erica and Brett.

Subjects that the author will discuss include:

- How to eliminate emotion from investment decisions.
- How to evaluate your own knowledge and ability to navigate the market.
- How to match your investment strategy to your risk tolerance.
- Why asset allocation is so important when creating an investment portfolio.

About the book, the author and the audience:

- This book offers proven strategies for investing success.
- The author is a Certified Financial Planner with over 20 years' experience.
- The book's theme targets novice and seasoned investors alike.
- The topic and content are material for FoxNews, CNN, CNBC, *Larry King*, *Good Morning America*, *Radio* and others.

If you have any questions or would like more information, please contact us at the above phone number and address. We very much look forward to hearing from you!

Sincerely,

Marnie Goldberg

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BACK COVER BLURB AND ENDORSEMENTS:
Is Your Investment Future Secure?

Are you ready? If financial trends are any indication, within the next three to six years, global markets could face another significant market plunge similar to the crashes of 1987 and 2000. This book will provide you with the tools to enhance profits while helping to protect your investments against future market fluctuations.

The Disciplined Investor demystifies the often complex world of financial planning. With proven strategies and easy-to-follow instructions, this book is the only guide you'll need for investing success.

The Disciplined Investor will help readers:

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Whether you want to invest but don't know where to start, or you want to protect your investments and watch them skyrocket, this book has all the answers.

"In this book, Andrew Horowitz offers sensible, no-nonsense advice to new investors. The financial markets can be extraordinarily rewarding to those with discipline and a sound, long-term financial plan. Having discipline means separating the trend from the noise and positioning yourself accordingly."

-- Harry S. Dent, Jr. Author of *The Next Great Bubble Boom*

"Andrew is a skilled planner and financial ally to any investor, no matter the size of his or her portfolio or the investment savvy he or she possesses. *The Disciplined Investor* puts Andrew's thoughts and sage wisdom into writing, making his advice portable and his guidance accessible. For investors on the go, this can be a powerful – and lucrative – combination."

-- Jeff Zbar, Business Columnist, South Florida Sun-Sentinel

"*The Disciplined Investor* is an excellent read for anyone who wants to take control of their financial situation. Horowitz's book provides insights, even to seasoned investors. It is also a great how-to guide for MSN MoneyCentral. Horowitz's ability to succinctly and clearly explain a wide range of investing concepts is the result of his years of hands on experience and displays his deep understanding of investing in ever-changing markets."

-- Angelo C. Malahias, Former President, Andrx Corporation

"*The Disciplined Investor* is a must have for anyone who wants to make smart lucrative investments. It is the definitive guide to all things financial. Even seasoned investors will find Horowitz's book will broaden their horizons and keep up with the ever-changing markets."

-- Michael Brauser, Owner, Marlin Capital Partners

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Andrew writes a popular blog; The Disciplined Investor and his articles can be seen/contributes to Forbes, Seeking Alpha, Reuters and many online venues. Andrew also hosts the top-rated and featured podcast, The Disciplined Investor. He lives in Weston, Florida with his wife, Jill and three children, Lauren, Erica and Brett.



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