

# HFactor Publishing

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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. 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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**(*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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## TALKING POINTS

### **You write that investors shouldn't get carried away by emotion.**

Remain neutral under all circumstances. Separate your feelings from practical information and most importantly, don't become too attached to a particular stock or fall in love with a company. In particular, if you own stock in a company, detach yourself as best you can.

### **Why do investors need to have a disciplined strategy?**

Every year, Americans lose millions of dollars to bad investments. Victims of fear, poor decisions, misinformation or market downturns are forced to watch as their money washes down the drain. My book shows readers how to make sound decisions based on real information, rather than on the impulses that lead to disastrous investments.

### **How can people protect themselves from bad investments?**

They can't. Everyone makes mistakes. But, they can obtain as much information as possible. Ask questions; read the fine print. You wouldn't buy a car based on one ad or one person's opinion. Be a smart shopper when it comes to your investments as well.

### **What is the biggest mistake investors make?**

The number one biggest mistake all investors make at one time or another is impulse buying. It is important to do your homework and gather all the relevant information before making a decision. My book will show which questions to ask and where to find the answers.

### **How can asset allocation boost your portfolio?**

Simply put, asset allocation is the process of dividing your investments among different kinds of assets, such as stocks, bonds, real estate and cash. In this way, you optimize the risk/reward tradeoff based on your specific situation and goals.

### **Tell us about your book.**

*The Disciplined Investor* is about learning to invest intelligently. I'll guide you step-by-step through the process of accessing and investigating a stock, help you develop your own investing approach and show you how to determine when to speculate versus when to invest.

### **How can this book help investors?**

*The Disciplined Investor* is for those who have some knowledge of the market and want to learn how to take control of their investments. I explain, in language that is easy to understand, how to sift through the huge amount of information in the media and on the Internet and provide the tools professionals use everyday so that you really understand your own stock portfolio.

### **Why should people buy your book?**

*The Disciplined Investor* simplifies the complex investing world with real-world anecdotes that teach you not only how to select a broker, but also how to make sure that broker is working for you. My book will also instruct you how to analyze research quickly. Don't invest without it!

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## What makes your book different from the other investment guides on the market?

Other investment guides are so complicated, a layperson can't understand them. Others promise sure-fire strategies, but are really full of hot air. I show readers how to be in control of their own financial situations by making smart investments. I also give tips and tactics to ensure that your portfolio has good upside potential while limiting the downside.

## Why are you qualified to write this book?

I am the founder and president of Horowitz & Company, Inc. A financial advisor with over 20 years' experience in the industry, I have been featured in top media outlets such as Bloomberg Television, *Barron's*, *Investment Insights Newsletter*, *Money Magazine*, *Marketwatch.com* and many others.

Personal Finance/Investments \$19.95

**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. 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.

*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;
- 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.

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

**The Disciplined Investor**

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

**Essential Strategies for Success**



**ANDREW HOROWITZ, CFP**

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

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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:

- 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.

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.

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"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*

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"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

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"*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

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"*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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