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'1 NEW YORK TIMES BESTSELLER

PAYBACK TIME



**EIGHT STEPS TO
OUTSMARTING THE
SYSTEM THAT
FAILED YOU AND
GETTING YOUR
INVESTMENTS
BACK ON TRACK**

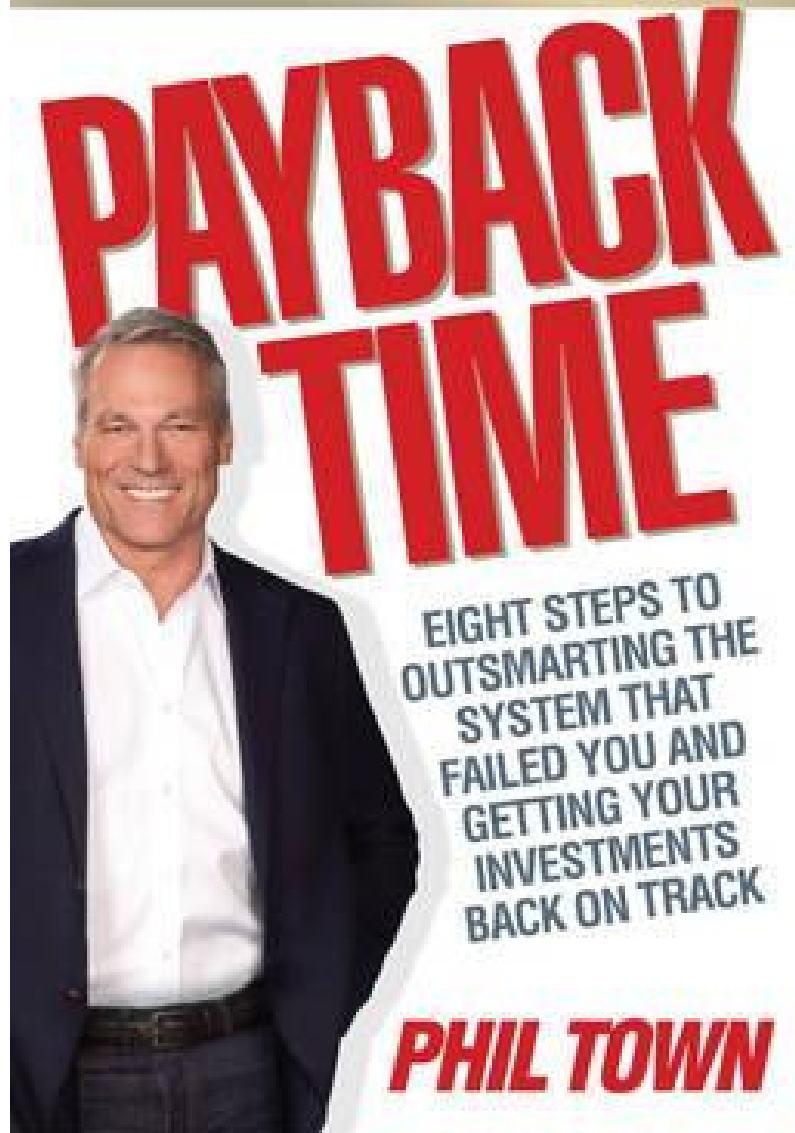
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Synopsis:=====

Millions of people have done everything recommended by professional financial advisors only to see their retirement funds dwindle or even disappear entirely in the global financial crisis. Does anyone really still believe that methods such as 'buy and hold' investing will protect them from risk? In *Payback Time*, Phil Town - author of New York Times bestseller *Rule #1* - demonstrates the investment tactics that will enable you to ensure a safe and profitable financial future for yourself. Calling on time-proven strategies used by the world's best investors, he shows how you can reverse your nest egg's downward direction by purchasing the stock of solid companies at windfall prices - prices that can only head in one direction: up! This simple method will help you to achieve 15% or better annual returns, with the least amount of risk. The time has never been better for making money in the stock market - if you know how.

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