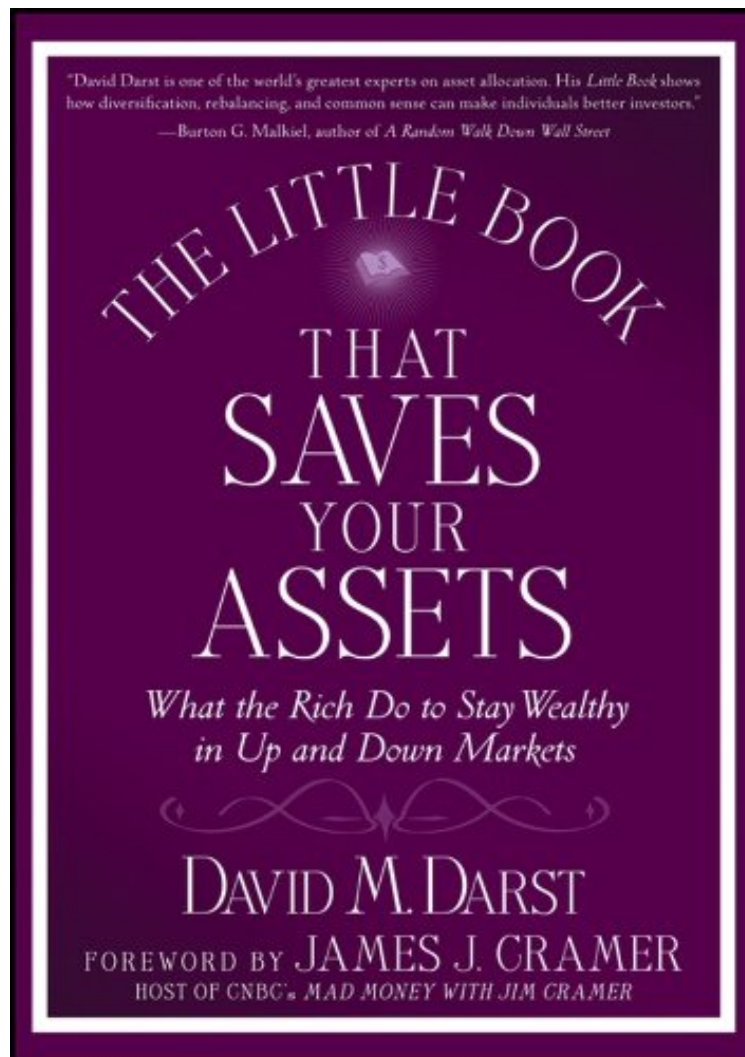


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## The Little Book that Saves Your Assets: What the Rich Do to Stay Wealthy in Up and Down Markets (Little Books. Big Profits)

David M. Darst

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reading and was not only informative, it stated the case for asset allocation. For me, the real value was in its reference to other books to read which gave detailed explanations and information concerning asset classes and allocation theory and practice. Accordingly, I do recommend this book for someone who wants to know why they are losing their butt in the markets. It then points the way to grow your assets in a planned and reasoned approach. 1 of 2 people found the following review helpful. Entertaining and fascinating read for beginners to pros! By Richard HA book that will greatly help any new investor as well as highlight and expose new ideas to experienced investors and asset allocators. This book exceeded my initial expectations!

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"My favorite is *The Little Book that Saves your Assets: What the Rich Do to Stay Wealthy in Up and Down Markets*...Darst says to thrive financially today you must practice asset allocation, compiling a financial portfolio with assets that make money when the economy is doing well, but also including assets that make money when the economy slows down." - Susan Rucci, BookPage, January 2009 Issue "This 208-page, coat-pocket-size book also comments on why people often miff planning their financial futures. "We take eight weeks to buy a new necktie or dress but then make investment decisions that affect our entire life and net worth after an eight-minute phone conversation," the author writes. To help his readers avoid such pitfalls, he includes some probing questions to ask a prospective investment adviser."ndash;WSJ The timing couldn't be better . . . with the markets entering bear territory and anxiety over the economy deepening across the country. But Darst's lessons are timeless: the importance of diversification, matching assets to goals and not "confusing a bull market for brains." He imparts them and quite a bit more in a highly readable little book that would make a great present not only for first-time clients and prospects but junior planners as well.ndash;Financial PlanningFrom the Inside Flap"Insightful, tidy, essential, provocative, and witty . . ." mdash;Jerry Goodman, a.k.a Adam Smith, author of *The Money Game* and *Supermoney* The markets seem so crazy these days that an investormdash;and we're all investors now with our 401(k)s, retirements, and college educations to financemdash;hardly knows where to turn. While we struggle, the affluent seem to do just fine. How do they do it? Two words: asset allocation. No one knows this better than David Darst, one of the world's foremost and visionary experts on what it takes to make the most with your money. In *The Little Book That Saves Your Assets*, Darst distills his immense knowledge into a gem of a guide that anyone can use. Based on a lifetime of clear thinking and innovative research borne out of decades of real-world experience, this book presents the art and science of asset allocation in a crisp, down-to-earth fashion. It's like having your own chief investment strategist on call, just as the wealthy have, to guide you through the turbulent waters of the global financial markets. Page by page, Darst describes the practical principles behind the process of managing your money in today's challenging investment climate and stresses the substantial investment returns that the right mix of stocks, bonds, cash, gold, real estate, commodities, and other assets can bring to your portfolio. He also explains the critical concept of correlation and how to spread your investments among uncorrelated asset classes to enhance returns and reduce the risks of long-term investing. With the burden of investment responsibility shifted squarely onto the shoulders of individuals, positioning your portfolio for optimal long-term performance has taken on even greater meaning. Bottom line: if you don't manage your investments in a professional fashion, you'll suffer for it. With *The Little Book That Saves Your Assets* as your guide, Darst will put you on a path that will help you maximize your returns and achieve your life goals. Whether you decide to do it on your own or with the help of a trusted advisor, you need to understand the ins and outs of asset allocation, and this book will help you learn what the wealthy have long knownmdash;that 80% of investment returns are found to come from correct asset allocation. Wealthy individuals and financial institutions have successfully used the asset allocation strategies outlined by David Darst to protect and grow their assets. Let *The Little Book That Saves Your Assets* show you how to do this too.From the Back Cover"Darst delivers his wisdom like fine champagne: full of sparkle and so good you hate to finish it. All investors have much to gain from his sparkling advice." mdash;Peter L. Bernstein, author of *Capital Ideas*, *Against the Gods*, *The Power of Gold*, and *Capital Ideas Evolving* "Asset allocation is an art, David Darst is the master. This entertaining and readable little book enables individual investors to do what the pros do, build and save their assets!" mdash;Consuelo Mack, Anchor and Managing Editor, *Consuelo Mack WealthTrack* on PBS "David Darst is a walking encyclopedia of investment information. This book is an invaluable source and reference." mdash;Barton Biggs, Managing Partner, *Traxis Partners* "David Darst has produced another winner! This book is a must-read for any investor who is serious about seeking the best risk-adjusted return on a portfolio." mdash;Samuel L. Hayes, Jacob H. Schiff Professor of Investment Banking, Emeritus, Harvard Business School "With his decades of experience, Darst entertainingly debunks the mysteries of investingmdash;helping you grow the value

of your assets while achieving peace of mind in the process." —Byron Wien, Chief Investment Strategist, Pequot Capital Management