

**EMBARGOED UNTIL 6:00 P.M. ET,
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***FORBES'* 2009 INVESTMENT GUIDE:
MAKE REALISTIC PLANS, PROTECT WHAT YOU HAVE, AND ENSURE GROWTH**

New York, NY (November 19, 2008) – Now more than ever, *Forbes'* semi-annual investment guide (p. 103) is the primary resource to help make the best financial decisions for you. This year serves as a gut-check time for savers, and an opportunity to reconsider long-term financial goals and how to achieve them. *Forbes* offers insights on the best ways to protect yourself, make realistic plans, and ensure growth. For more, visit www.forbes.com. Related stories include:

- **RETIREMENT RESCUE (p. 104)** – People of all ages are hurting these days. *Forbes* offers retirement tips, including why you should work longer and spend less, when to hire a pro, and how to turn today's market losses into tomorrow's tax savings.
- **ONE ROLL OF THE DICE (p. 128)** – *Forbes* asked 17 experts to pick their one favorite stock. Find out what they chose, and how last year's picks fared during the past 12 months.
- **ESTATE REPAIR (p. 113)** – Even if you haven't made any big moves recently, falling stock and real estate values could be playing havoc with your estate plan. Find out what steps you can take now to avoid making mistakes that will cause your heirs grief.
- **WALL STREET ROULETTE (p. 117)** – Stocks may look cheap these days, but is it time to cash in your bank CDs and dive into equities? Only with extreme caution.
- **SHOOT THE MESSENGER (p. 122)** – *Forbes* gives you seven signs it may be time to ditch your financial adviser.
- **MOVING IN (p. 156)** – First-time buyers and intrepid investors are offering a glimmer of hope in the real estate market by purchasing houses out of foreclosure and renting them out at a profit, often to neighbors who lost their own homes. Will this be a trend that creates new millionaires?
- **RATING NONPROFITS (p. 158)** – This issue features *Forbes'* annual survey of the 200 largest charities (measured by private gifts), which this year includes organizations ranging from the Boys and Girls Clubs of America to Habitat for Humanity International.

ALSO IN THIS ISSUE:

Easy Come, Easy Go (p. 46) – The 40 richest citizens of both India and China are worth less than half of what they were a year ago. Visit: www.forbes.com/china and www.forbes.com/india.

A Plague on All Their Houses (p. 50) – Some hedge funds were taken for a \$3 billion ride. Are they really as witless as they claim to be?

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