



## The Truth About Your Future: The Money Guide You Need Now, Later, and Much Later

*Ric Edelman*

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**The Truth About Your Future: The Money Guide You Need Now, Later, and Much Later** Ric Edelman  
**NEW YORK TIMES BESTSELLER**

*New York Times* bestselling author and legendary investment guru Ric Edelman reveals his forward-thinking guide on how technology and science will reshape the way we save, invest, and plan for the future.

Technology and science are evolving at a blistering, almost incomprehensible pace.

The Human Genome Project took eleven years and \$2.7 billion dollars to complete. Today, it would take two days to finish, and cost less than getting a pizza delivered.

It's estimated that forty percent of the current Fortune 500 companies will no longer exist by 2025.

In 2005, half a billion devices were connected to the Internet. By 2030, that number will reach one trillion.

The traditional paradigms of how we live, learn, and invest are shifting under our feet. Ric Edelman has seen the future, and he explains how smart investors can adapt and thrive in today's changing marketplace. Using the same prophetic insight that has made him an iconic financial advisor, Edelman offers sound, practical investment advice through the lens of recent scientific and technological advancements. He illustrates how discoveries in robotics, nanotechnology, 3D printing, solar energy, biotechnology, and medicine will redefine our life expectancies, careers, and retirements. As we live and work longer, Edelman provides clear advice on how to recalibrate the way we save for college, invest during our careers, and plan for retirement.

*The Truth About Your Future*, featuring Edelman's proven advice and trademark humor, is a timely, must-have guide for anyone serious about successfully adapting to the ever-evolving financial landscape.

## **The Truth About Your Future: The Money Guide You Need Now, Later, and Much Later Details**

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## **From Reader Review The Truth About Your Future: The Money Guide You Need Now, Later, and Much Later for online ebook**

### **Aaron Schmidt says**

I enjoyed this book. I was a bit torn on how much. As a book about future technology, which I get a kick out of, I would probably have given it a 4/5. As a book about financial planning... I would probably give it a 2/5. So I settled at a 3/5 rating.

I thought that the portrait portrayed of the future was a little too rosy. It seemed to be full of best-case scenarios, although the author's optimism of the technological wonders coming was infectious. I hope things are as good as he paints them. I really do.

I came away thinking of this book as an ode to the future, with a little discussion on the possible effects that some of these trends might have on financial planning. If I was trying to learn more about financial planning, then I would not recommend this book to myself. However, if you want to read about the future and have an appreciation for financial planning then I think you will enjoy this book as much as I did.

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### **David Miller says**

This book is one long paean to Ray Kurzweil, the man behind the idea of the singularity... the point in time where technological prowess passes 'the knee of the curve', and life forever changes, and we enter into a period of health, wealth, and unhappiness unrivaled in history or even the wildest dreams of the utopians.

Like all such books, Edelman ignores the effects of the Fall; or to use non-religious language, he ignores the fact of the brokenness of mankind. People are not satisfied with what R.R. Reno calls the hearth gods of home, health, and wealth. They want what Reno calls the strong gods of soil and blood. The future Edelman describes is a future lacking in all meaning... shall we be happy, marking each year Superbowl by Superbowl, beach trip by beach trip? Edelman raises the possibility of endless life, or more precisely, no more death by old age. For a Christian to raise such a topic so flippantly is a little hard to take... as a Christian, I look forward to seeing our Lord face to face.

Also, the "money guide" part of the book a little lacking. The financial plan he lays out is the same one he has been laying out for years - stay in the stock market, diversity across all asset classes, invest for the long term. It's a good plan, but it's not new.

Still I gave the book 3 stars since it is a good read - a good overview and review of many technological trends. Where he writes about things I know a little about, he seems pretty spot on.

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### **Stacey says**

A fascinating read on how technology and science will affect the way we live in the future. Parts of this book are very thought-provoking (ideas about college, what careers will be obsolete in the future due to technology, etc.). It's written in a very user-friendly way, using humor. I plan to save this book and re-read it

in 20 years or so to see what really happened and what didn't.

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### **Kunal Sampat says**

This book will inspire you. You'll learn about future technologies and it will impact your life.

I felt the book felt short of one important money management tool - Robo Advisors.

The author has dedicated an entire chapter to a fund he has designed. It may be the best fund on the market but made me feel like he wants the readers to focus on his fund and somehow invest in it (self marketing)

Although the future is awesome, many parts of the book did not really tie to money. It was more like predicting what your future life.

This is an easy read and helpful for those who think our world is doomed and the future is bleak.

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### **Barbara says**

Some thought provoking ideas about the impact of emerging technologies on investing, especially long term investing for retirement. However, Edelman is definitely writing for the upper class reader, as he blithely assumes the reader will have full access to high quality health care which would be needed to support his assertion that in about 20 years there will be no need for long term care insurance or nursing homes because we will have solved all the health problems of aging. He also makes other hard to support sweeping statements, such as watch out for municipal bonds, because cities are going to lose the income from parking meters. The roundup of emerging technologies and their impact on investing, education, and career strategies is worth reading.

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### **Cheryl says**

I really enjoyed this book. While I think the title is misleading -- the financial advice is too basic for any one who'd take the time to read this -- it was fascinating, thought-provoking and inspirational to see the data on how current technology and trends will affect us in the not-at-all distant future. Just one example -- using CRISPR to edit human embryos was on the news just last night as I was reading about it in Edelman's book. Some might not appreciate the breezy tone, but I agree with the author that it makes high level concepts and data broadly accessible.

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### **Tim Johnson says**

It seemed like it took me longer to read this than it actually did.

There are several aspects of this book that I find quite interesting, some that are startling, and others I am just not so sure of.

First, Edelman introduces two laws that govern technology: Moore's Law and Dator's Law. Moore's Law describes the acceleration of progress in developing technology while simultaneously making tech cheaper. Dator's Law is really only present as a joke. Just ignore Dator's.

Moore's Law helps transform tech into exponential tech and these advances will have very real impacts on the lives of everyone you know. These include Virtual Reality, Artificial Intelligence, robotics, Self Driving Vehicles, bionics, and 3D printing to name only a few.

The bad news: all of these things will probably eliminate your job. I know you're probably thinking "Hah! Nice try! I work for the government." Well, I ask you how the government will collect tax revenue from a robot? The only answer is to own the robot.

I am a fan of lifelong learning but not excited about returning to college and going through rush week again. I am a fan of live sporting events but when I picture the bathroom lines at a stadium seating 250k, I cringe.

All of this means that it's more important than ever to plan thoroughly. This book seems to be a lengthy pitch for the XT mutual fund, which I must admit, sounds like a good idea. The sections on planning where to live and estate planning seem like after thoughts.

Overall, I really liked the book. It gives a lot of food for thought, especially in the earlier chapters.

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### **Melissa says**

The first half of this book was fascinating and focused on technological advances and how it may have personal finance implications. For example, advances in medical research means that our life expectancy is going to be at an all-time high. Increased life expectancy impacts our personal finances because it means we need to save more for retirement since we're going to live longer (and will need more funds to support us throughout our retirement). The first half of the book also offers other examples relating to computers, robotics, self-driving cars, education and agriculture.

The second half of the book focused more on finances and investment, with a more detailed analysis of how everything mentioned in the first half of the book will change the way we will want to save and invest our money. The second half of the book also included a lot of shameless advertising of Ric Edelman's firm, their accomplishments, and how they run their business and why they're better than everyone else.

I would give the first half of the book a 4.5/5 because it was very interesting and will give the second half of the book a 1.5/5 because I pretty much tuned it all out...

If you're going to read this book, then I highly recommend reading the first half. You can skip the second half.

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### **starduest says**

The first third on innovations was quite interesting, after which it got more dull and run of the mill. It's financial advice that you've likely already heard, but have yet to execute due to inertia. Much of the advice is US-centric as well, and there was a fair amount of self-advertising within. I'd read it for what would appear to be fairly blue-sky thinking on what the future could look like and skip the rest of the book unless you will absolutely do something about your future financial plans.

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### **Cuauhtemoc says**

Very interesting book with a lot of insights about the technologies of the future.

However, it only deserves three stars because several reasons:

- 1) Ric Edelman wasted one chapter repeating the same information he already gave you in his classic "The Truth About Money"
- 2) The author spends another chapter trying to sell you his financial products and promoting his ETF (iShares Exponential Technologies - XT) and his "university" of which I have never heard before, but then many of the material in this book was new to me (so lets give him the benefit of the doubt before thinking is a bogus school like Trump University) and,
- 3) Somehow he thinks that Global Corporations are going to search for ways to improve human life for all people and do what is right out of their hearts (yeah sure, think about Monsanto, Wells Fargo, Bayer, big Pharma, etc.) I believe it is impossible to think that pharmaceutical companies will "share" with the humankind the cure for cancer, Alzheimer, AIDS, etc. I do not think that Monsanto and Bayer are acting in the best interest of biodiversity, the environment, society, and the future of planet Earth. I doubt that once our jobs are given to robots, big corporations will share those costs savings with all of us and that we will be having a lot of leisure time and enjoying life. I am sure that if the secret to immortality is discovered, it will not be shared to all, just a handful of millionaires and politicians will enjoy this (including cruel despots and dictators). In a nutshell, the book is too "La Vie en Rose" for my taste.

Having said that, you still want to read it to start preparing yourself, your kids, and your investments for the future to come, that is "just around the corner" (30 or 40 years from now) and that will bring **HUGE CHANGES TO THE WAY WE LIVE OUR LIVES**. So big, in fact, that the change from fixed phones to cellphones, the invention of the personal computers and the internet are going to appear small changes by comparison.

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### **Jason Dang says**

This book is great for describing the emerging tech that will drastically affect our lifestyle and economy. The author is able to relate the effects of the new technology to how we will have to restructure our lives (high savings rates for education sabbaticals for skills update/retraining). Given that this is a Ric Edelman book, you would surmise this book would be chock full of actionable financial advice, you would also be disappointed. There is 1 useful chapter on the topic of finance (chapter 17) - which is a plug to invest in equities as cash or cash equivalents would not keep up with inflation...

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## **Sandra says**

This book is a sort of strange pastiche. The first part of the book -- all the information about the future -- is actually far more interesting than the second part, which is about the possible financial implications of all the stuff in the first part. Then there's an Epilogue by Edelman's wife, Jean Edelman, all about mindfulness and breath-work, since we will all eventually have loads of free time on our hands because technology will be "doing everything for us" (272). So she has three pages with suggestions about spending time in nature, quiet time, journaling, giving time and money, and mentoring. Interesting, but strange.

The first section is full of extremely interesting facts about developing technology, changes to various vocations (including the elimination of lots of them) and to everything from education to retirement, and how all this will look in the future. There are chapters on robotics, 3D printing, innovations in education (people should rethink the idea of getting a college education in traditional ways, and should plan for continuing education throughout their lives), and agriculture. He seems quite utopian in his view of things, a welcome tone for those who are used to thinking that the end of the world is around the corner, but I took it all with a grain of salt.

One of the things Edelman is absolutely convinced of is that by 2035, due to exponential growth in knowledge, people will be able to easily live well over the age of 100. He says that many financial planners help their clients plan for a lifespan of 85, and then it looks like the clients are sitting pretty. but what if they live to 105, which he is convinced they will do? Well, there's an answer to that, as well. Most of us won't retire nearly as early as we thought, not just because we are worried about not having enough money, but because we'll still be fully able to continue working. And if we continue working, we can continue putting money aside for "old age," whatever that might mean. It kind of made sense.

However, even though he mentions it here and there, the problem seems to be that there really won't be enough jobs for everybody -- not that there are now, of course -- but that "everybody" without jobs will be a much larger percentage of the population. But it doesn't seem like it matters to him. He seems to have the "survival of the fittest and richest" mindset, like, "Who cares about those people who don't have any money and won't have jobs!"

So don't expect a book brimming with concern about our neighbors here. Nevertheless, it's quite an interesting read with some important information, along with a few plugs for his own business and diversified fund.

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## **anna b says**

This gets a 5 from me not because it's amazing or so forefront in financial planning but it is good that it puts almost everything together and makes sense of how the world will change in the times of technological change happening. Every book talks about tech, AI, blockchain, robots as subjects on their own without applying it to men on the streets, this book does and it helps readers to see the convergence of various technologies together with policies, legislations, social sciences, healthcare, finance, etc. Understanding the future and how you are going to live the future will help you to kick start a better financial plan. Sound advice given.

This is American-centric and has some sort of sales pitch in there, just ignore. For us, probably still have to see what the government plans to do. Honestly, we are waaaaaaaaayyyyyy behind. Good luck to us.

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### **Jason says**

I've been an avid reader of Edelman's personal finance books for a long time, so I was excited to see what this might entail. I've also been listening to his radio show podcasts recently, which cover a lot of points that are in this book. My observations:

- This is way more of a book about futurism than it is about financial planning, although he, for the most part, weaves them together decently. I can't wait to dust this off in 10 years to see what predictions he got right and which ones were way off.
- If there's one point I feel like he's nailed and certainly will come to pass, it's that we are going to live longer in the coming years. Adjusting your financial strategy to make your wealth stretch longer will be key. Most of the rest of his predictions are good campfire fodder.
- His podcasts, and this new book, are a little "advertise-y" for his financial planning services, which are now a major powerhouse in the market, as I understand. It's not a show-stopper, but a little off-putting at times.

Overall, a good read that I'd recommend, but not his finest work. "The New Rules of Money" is still his best and so far has stood the test of time.

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### **Sharon says**

Received this book as a giveaway.

Edelman tries to show how traditional financial planning will not hold up in the future. People need a financial plan for now, one for later, and because people are living longer and lifestyles are changing, they need a financial plan for much later. He tells how to invest in companies that lead in exponential technologies and how to generate income from one's investments.

The first third to half of the book is facts and figures, which one can probably find in many other sources. The middle third is career planning and lifestyle changes, and how these might affect investing, and the third deals with the unknown portion of lives, better known as the future.

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