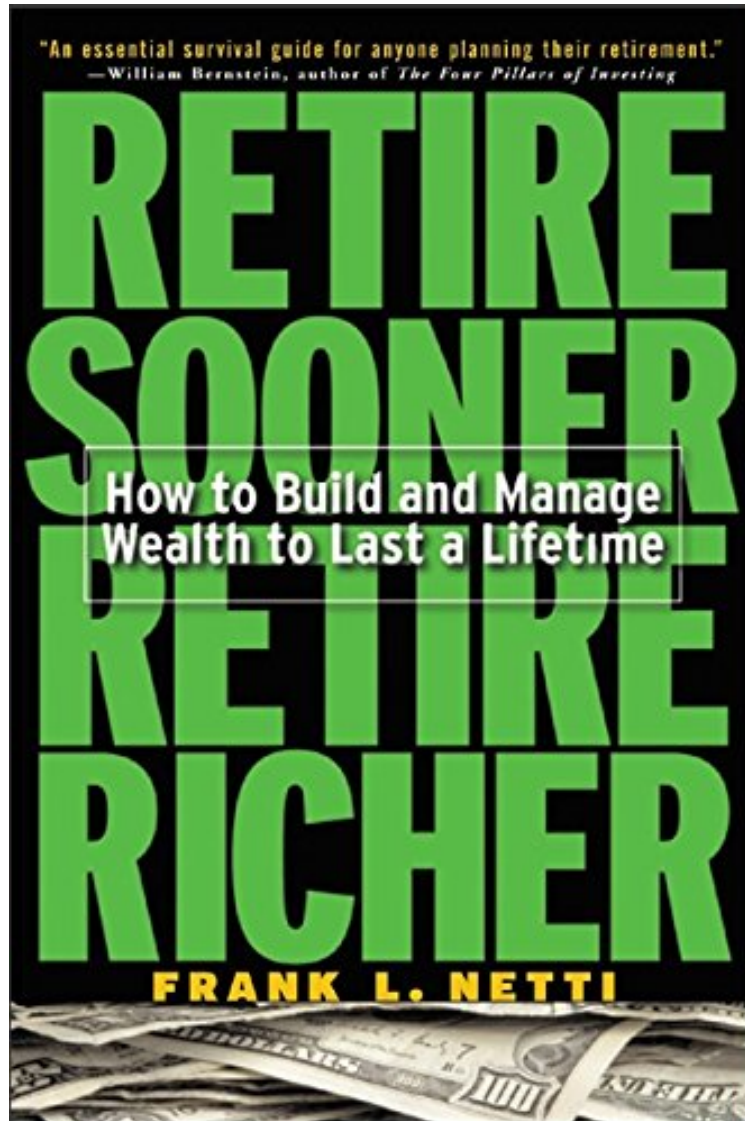


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Retire Sooner, Retire Richer

Frank L. Netti

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Frank L. Netti : Retire Sooner, Retire Richer before purchasing it in order to gage whether or not it would be worth my time, and all praised Retire Sooner, Retire Richer:

0 of 0 people found the following review helpful. Well Intended, Highly RegardedBy Frank NettiMore than a retirement book, but an estate planning book as well. It can be read before and after you retire; the wealth of information can not go out of date. The process is important to know and can help you or your financial planner, buy the book for him or her as well.1 of 1 people found the following review helpful. Heavily Biased towards Financial AdvisorsBy Tom AndersonIf you're like me, you read financial books to learn as much about personal finances as you can so you don't need a financial advisor to make your decisions for you. The first third of this book is all about why

you need a financial advisor. And the rest of the book is peppered with examples that seem to imply that "this person would have been much better off if they had used a financial advisor in this situation". If you're the type of person who doesn't want to think about money, then maybe this book is valuable and could help you identify a person that can help you with financial decisions. But for those of us who read to learn, there's nothing to see here and there's plenty of books out there that will teach you what you need to know without talking down to you.³ of 4 people found the following review helpful. Essential Advice for a Person Who Wants to Retire Early By Donald Mitchell If you make a mistake with your retirement planning, chances are you will have to live with that mistake for the remainder of your life . . . and wish you had been more careful. Retire Sooner, Retire Richer will help you avoid the bulk of the mistakes that trip up the majority of people. The book is written in a common sense way that can be understood by almost anyone. A portion of the author's income from the book will go towards low-income workers and their families affected by September 11, 2001, and to charities serving the hungry and homeless, such as Greater New York Labor-Religion Coalition, Second Harvest (USA), Catholic Relief Services (outside the U.S.), and Habitat for Humanity International. When I first learned about Retire Sooner, Retire Richer, I was skeptical that it could add anything to my knowledge of investments, tax law, estate planning and how to get practical advice. As a result of reading the book, I was pleasantly surprised to learn a great deal of valuable information that I did not know before. After having assessed that information, it made me realize that anyone who works for a company, wants to retire early and desires to leave an estate behind needs a great deal of help. I strongly encourage anyone who is within 10 years of retirement to read this book! The book opens with one of the best explanations I have ever seen about why volatility in financial instruments means that you have to be very conservative in planning your retirement investments and even more conservative in withdrawing from your retirement savings. Otherwise, you don't save enough and a down market can cause you to wipe out your savings at a time when stock prices are low. This really hit home after seeing the stock market drop for three straight years until 2003. The suggested guidelines in both areas made a lot of sense to me. Next, Mr. Netti described many ways that you can choose to reduce the current and future taxes to be paid on your income and savings. Most of these choices are only available to you well before you retire. So if you wait until the day before retirement, you will lose many valuable tax reductions. In addition, if you die before your planned retirement date, failure to use these choices will cost your heirs quite a lot! From reading the text, I began to appreciate that the tax laws governing pension payouts and IRAs have gotten to be very complex. Only someone who follows these details on a daily basis and works with them all of the time can hope to appreciate and take advantage of all the nuances if you want to retire early. From this, I began to see (for the first time) why the advice from a well-schooled financial advisor can pay a vast multiple of the cost of such an advisor. Mr. Netti certainly seems to be such an advisor. He goes on to give you a process to locate the right financial advisor for you. The process seems like a good one, although I have never personally looked for a financial advisor. Reading Retire Sooner, Retire Richer will also prepare you to get more benefit from working with an advisor. If you are totally averse to ever working with a financial advisor, this book may change your mind. Reading the book struck me as being a lot like what you might discuss with a financial advisor. I was grateful for the chance to have this dry run on the experience. Here's the outline of the book: Part One: Understanding Your Retirement Investments Chapter 1: The Numbers Game and Retirement Timing Chapter 2: Factors to Consider When Transitioning to Retirement Chapter 3: Why Some Retirement Plans Fail and Others Succeed Chapter 4: How to Improve Your Money-Management Decisions Part Two: Building the Wealth You Need Chapter 5: Portfolio Lessons for a Lifetime Chapter 6: Why You Need to Act Now to Live Happily in Retirement Chapter 7: How to Make the Best Use of Your Retirement Distribution Options Chapter 8: How You Can Provide Added Income for You and Your Heirs Chapter 9: How to Use a Rollover IRA to Leave More to Your Heirs Part Three: Managing Your Nest Egg Chapter 10: The Advisor Advantage Chapter 11: Creating a Financial Planning Review Chapter 12: The Importance of a Personal Investment Policy Chapter 13: How to Pay for Financial Management Advice As I finished the book, I found myself thinking about where else in my life I might benefit from skilled advice . . . and have not been seeking it.

Hands-on investment strategies for facing the new financial realities of retirement". . . every conceivable facet of retirement planning and the adviser-client relationship is dealt with in a manner that is methodical yet entertaining."-- William J. Bernstein, M.D., Ph.D., principal, Efficient Frontier Advisors, and author of The Intelligent Asset Allocator Today's burgeoning class of retirees is discovering that financial needs--not to mention investment guidelines--change significantly after retirement. Retire Sooner, Retire Richer addresses the very real concerns of not only planning for retirement but also where to invest assets both prior to and during retirement. Frank L. Netti helps to answer important concerns on these matters, including: Is a financial planner necessary? How can I design an effective, personal pension plan? How can I be certain that my savings will last my lifetime? What kinds of insurance options do I have? Using the four keys to financial preparedness, Retire Sooner, Retire Richer shows readers how to make the most of their investments for the long term.

From the Back Cover No-nonsense advice for building a rock-solid retirement account and making your money last

through your retirement years. In the Internet age, information is less expensive than ever before. Wisdom, however, remains at a premium. Retire Sooner, Retire Richer provides you with the wisdom you need to make successful investments today and then plot a course to keep your nest egg strong tomorrow--a tomorrow that could take you to age eighty-five or beyond. Look to this straight-talking guidebook to learn every detail you must know to: . Structure your pension, IRA, or other retirement plan for virtually any scenario . Recognize and remove time bombs from your retirement investment portfolio . Refocus your portfolio from work-years accumulation of assets to retirement-years spending of those assets . . . Praise for Retire Sooner, Retire Richer: "Every conceivable facet of retirement planning and the advisor-client relationship is dealt with in a manner that is methodical yet entertaining."--William J. Bernstein, M.D., Ph.D., principal at Efficient Frontier Advisors and author of The Intelligent Asset Allocator and The Four Pillars of Investing. . "You aren't ready for retirement until you read Retire Sooner, Retire Richer. Frank Netti tells you what you need to know to make good retirement retirement-planning decisions."--Deena Katz, president of Evensky Brown And Katz. About the Author Frank L. Netti, C.I.M.C., is an associate vice president with a major Wall Street investment firm. A contributing columnist to the Syracuse Herald Journal and a regular radio guest, he has provided clients with financial and retirement advice for more than two decades.