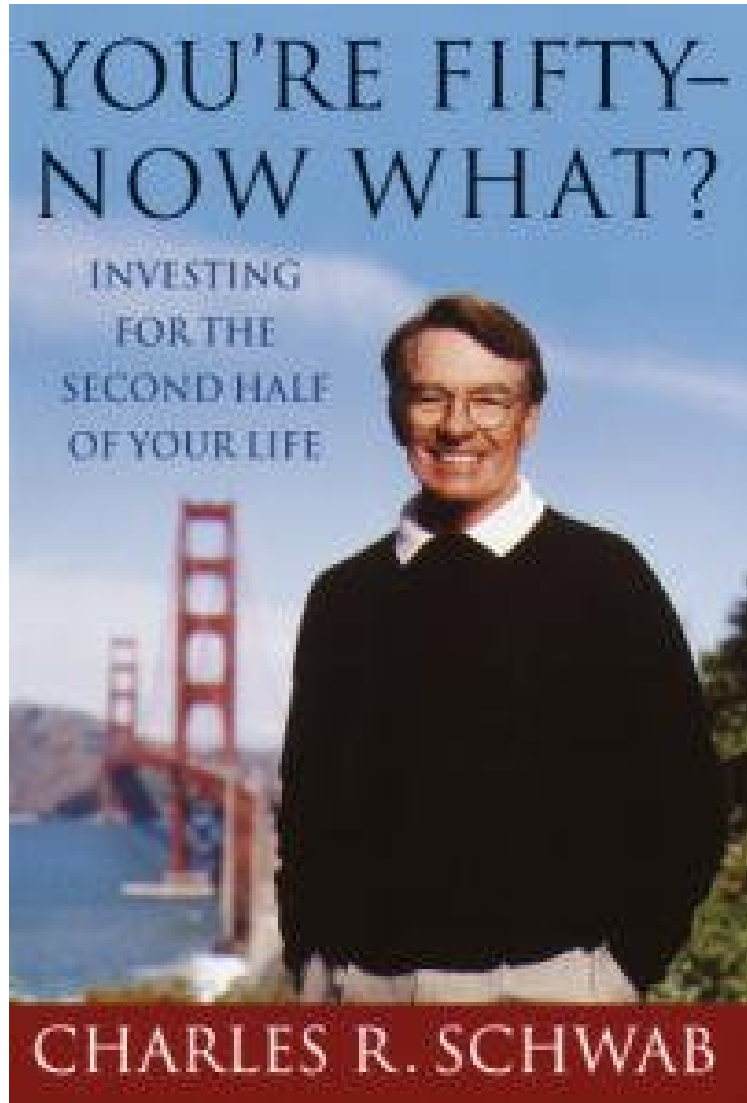


(Mobile book) You're Fifty-Now What?: Investing for the Second Half of Your Life

You're Fifty-Now What?: Investing for the Second Half of Your Life

Charles Schwab

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0 of 0 people found the following review helpful. Must reading for investors...By RWPTThis is not a get rich quick approach to investing but Schwab does effectively show how time and money can yield positive results. I have read and re-read this book many times... many dog-eared pages... It s/b on all working people's must read list! I retired at age 55 and have not looked back!10 of 12 people found the following review helpful. For Baby Boomers: Should be titled You're 60, Now What?By Steve Nakamoto - Author of Talk Like A Winner - Men Are Like Fish - Dating

Rocks - Wall Street Craps This is a book that everyone should have in their personal development library. Is it a great read or does it have cutting-edge insights? Probably, no. But wisdom is wisdom and doing what's right with your money is more a matter of principle than fancy strategy. If your strategy is too far removed from this book, then you're probably taking on far more risk than you should. I think that a lot more should have been written about wills and trusts for estate planning. That's an area that would have only taken another 10 pages, but would have completed the works and is something that everyone over 50 with bucks needs to know well. 32 of 43 people found the following review helpful. Save your time and your money By therealtom winberrywell, I was very disappointed with this book. Full of "fill in the blanks and do your own math" it really had no BIG ideas to glean. And I suppose I should not have been surprised that the underlying secret to retirement planning from Mr Schwab (who happens to be a guy who owns a stock brokerage business) is to be 90% invested in stocks FOR THE REST OF YOUR LIFE!!! Because you may live a very loooooong time and you sure wouldn't want to OUTLIVE YOUR MONEY! The fill in the blanks forms were simplistic and the whole approach was nothing more nor less than you would learn when you meet with any run of the mill stock broker for the first time. A bunch a estimates and blanks to fill in and no ideas beyond staying fully invested. Crap. I truly expected and hoped for better... well, now I've got one to sell. And no, I did not fill in the blanks already.

Every eight seconds someone in this country turns 50, an age at which even baby boomers can no longer put off becoming fiscally responsible and planning for the future. For everyone who finds that thought daunting (and that's an awful lot of us), Charles R. Schwab, America's most trusted figure in financial services, is here to outline the simple steps we should take to evaluate what we have, determine what we'll need, and put our money to work to make our future one of reward instead of worry. In the same upbeat, user-friendly style that made Charles Schwab's Guide to Financial Independence a bestseller, *You're Fifty- Now What?* offers a mix of clear and workable advice, simple worksheets, and a healthy dose of encouragement. In addition to learning how to accumulate and grow their money, readers will even find help with estate planning and charitable giving. His message is that the goal is not just financial security, but financial peace of mind. The way to get there is not by being a spectator, but a participant. It doesn't take special talent or advanced degrees; it just takes attention and a little time. With baby-boomers living longer and spending more time in retirement, the need is clear. Charles Schwab's *You're Fifty- Now What?* is the perfect place to get started.

.com As boomers reach midlife faster than a new Beatles CD can climb the charts, many are wondering if they'll have sufficient resources to comfortably make it through their golden years. Investment guru Charles Schwab's *You're Fifty--Now What?* addresses these concerns with a step-by-step road map to help the middle-aged assess where they're at, determine where they want to go, and pick the proper mix of investments to get there. "While getting older isn't a bad thing," Schwab writes, "being unprepared for it is. And by not understanding the financial part of your future, you sabotage yourself and limit your choices." Not surprisingly--given the author's background as founder of the discount brokerage that bears his name--the book contends that you have to remain an active investor for the rest of your life in order to make it financially over the long haul. To do so, it advocates using as aggressive an approach as you can comfortably handle, centered on a combination of broad-based index funds and actively managed mutual funds or individual stocks. With plenty of easy-to-use worksheets, Schwab helps you take stock of everything you've accumulated, determine how much it costs you to live now, and estimate what it will take to maintain that lifestyle into the future. The latter is determined by calculating everything from projected housing and tax obligations to food and entertainment expenses, while life-expectancy tables, inflation adjustment factors, and investment return rates allow you to see where you stand versus where you need to be. Schwab then addresses reaching these goals through a proper investment mix. (Sidebars explaining the basics guide even novices through these critical steps.) Additional chapters detail ways to develop a regular long-term cash flow, and suggest how to monitor its progress while making adjustments when necessary. There is also information on financial advisors, insurance, estate plans, and charitable giving, adding up to a wealth of specifics presented in a manner that virtually everyone should be able to understand and follow. --Howard Rothman From Publishers Weekly Founder and chairman of a famous international brokerage, Schwab offers sound advice on basic personal finance topics faced by boomers and retirees, including estate planning, retirement cash flow and pension plans. The investing sections target inexperienced investors, with definitions of stocks and zero coupons, and worksheets for retirement budgets and portfolio benchmarks. A useful appendix includes advice on reading mutual fund prospectuses and selecting insurance. Schwab's breezy, non-threatening style and advertising backed by his company should ensure high visibility and bestseller list appearances. (Jan.) Copyright 2000 Reed Business Information, Inc. From Library Journal Finances, investments, and estate planning for aging baby boomers. Copyright 2000 Reed Business Information, Inc.