



Strategic
Planning
Group, Inc.

The Relaxing Transition to Retirement Program™

The Retirement Report™

The Monthly Newsletter For Those Who Are Approaching or Enjoying Retirement

Get Off the Treadmill and Start Living Your Life

Have you been running on the career fast track for most of your life? When friends ask how you are doing you typically answer with the word busy? Do people often suggest that you stop and smell the roses? If so, you are probably afraid to slow down the pace for fear of what may happen if your eye isn't on the ball at all times.

Recently, one of our clients found himself in such a position. Paul was a hard-driving, high-powered mergers and acquisitions attorney for a top legal firm in Boston. At 58, he had spent his most productive working years traveling the country putting together deals for growing corporations. It wasn't unusual for Paul to be assisting a CEO with a merger in New York on Monday and wrapping up the purchase of a technology company for a client in Phoenix the very next day. He was on the road most of the year and was the primary breadwinner for his family. Paul and his wife Helen had raised three children, two girls and a boy, and lived in a very comfortable home in Sudbury and owned a summer home in New Hampshire. Paul was on the corporate fast track and planned to stay there until he retired in another seven years. It was difficult for him to imagine slowing down even a bit.

Taking Stock of Your Life— What's Important?

Then the unthinkable happened

and Paul's world changed dramatically. Paul's mother was diagnosed with a rare form of terminal cancer. The very same week Paul's father suffered a debilitating heart attack. Paul's dad was only twenty years older than Paul, and was always robust, vital and active. Seeing his dad

incapacitated in an instant and knowing his mother would soon be gone was overwhelming. Paul considered these events to be a personal wake-up call. He started to pay attention to the life he was living and took a look at the treadmill that he was running on with a new perspective.

Paul began to reassess his life and to prioritize what was really important to him. What he found surprised and inspired him. He knew that his family was the number one top priority in his life but he also realized that he always wanted to teach. He decided that now was the time to begin a plan that would allow him to hang up his corporate running shoes because he didn't know what tomorrow would bring. He was concerned, however, that at age 58 his options might be limited and that he may have to put off his

PAUL FINDS HAPPINESS IN A CAREER CHANGE



HOW MORNING AND WELCOME TO COMPANY MEMBERS, CAPTAINRY AND HEADQUARTERS MANAGERIES AT 10.3

dream of slowing down for many years.

Great In Theory, But Will It Work?

When we met with Paul and Helen, they were both eager to learn if and how they could put this new dream life into a working reality. We helped them place a price tag on their lifestyle, and pull together everything they had accumulated during their working years. This is the first step in our program, so that we can first see if they can afford to stop working altogether.

To their delight, we found that Paul and Helen could actually afford to retire immediately. They only needed an additional \$40,000 per year of income from work for the

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Start Living Your Life

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next three years to maintain their comfortable lifestyle for the rest of their lives. And, what they wanted was a heck of a lifestyle!

As we continued on, we discovered that for years Paul's investment strategy had been much like his working life—he considered all financial investments as “deals”—often pitting his financial brokers against each other for the best outcome. We found that this strategy had actually been beneficial for Paul and Helen, as they had accrued sizable investments.

However, because they now only needed a modest rate of return on their investments to make their money last forever, a real transition had to occur with their investment strategy. Paul was so used to trying to hit home runs that it was a challenge for him to change his mode from growth to preservation.

Another change for Paul was getting rid of the six life insurance policies that he'd been paying for years. We advised him to redirect that money to long-term care insurance, since Helen would be fine financially if Paul died.

Putting the Pieces Together

The new challenges that are before Paul and Helen have to do with living a quieter, more introspective life style. Paul is now adjusting to living the life he always dreamed about. He left his position as partner with the law firm but will stay on as a consultant on a very part-time basis for six months. After taking a lengthy vacation with Helen, he has also taken a position at a local college teaching student

the intricacies of his legal specialties. He is also finally finding time to devote to remodeling his boat and is spending more time at his New Hampshire home.

Paul and Helen have one more wedding to plan for a daughter in the spring, and then they will have plenty of years to anticipate the arrival of grand children in the future. Paul is finding that his new life is very different from the fast pace of corporate law, but is much more rewarding in many ways. Helen enjoys having Paul so close to home and they are spending much more leisure time together. Even simple things like a dinner at home are much more anticipated and appreciated.

We find that many of our clients are often too busy to plan for

retirement while they are working their lives away to pay for homes, colleges, weddings, vacations and day-to-day living expenses. If you feel that you'd like to take a step off the corporate treadmill, but don't know if you can afford to, or if you're not sure how to, The Relaxing Transition to Retirement™ may be your solution. This program helps you design the life you've always wanted by helping you create your own Retirement Roadmap™.

Give us a call and see how our trademarked program can help you evaluate your priorities, assess your financial situation, and create a roadmap that will give you peace of mind, the money you need for retirement, and the freedom to choose the life that you want to live.

FREE Subscription

If you enjoy this report, please share it with any of your co-workers, friends, or relatives who are either approaching or already enjoying retirement. Please provide us with their name and address, and they'll begin receiving their free subscription each month. Remember our policy is that we will NEVER call them.

Submitted by: _____

Name _____

Address _____

City _____ State _____ Zip _____

Name _____

Address _____

City _____ State _____ Zip _____

If you would like to receive FREE Information on the following topics, mail or fax this form!

- The Nine Biggest Mistakes People Make When Offered An Early Retirement Package, Or Laid Off From Their Employer, And How To Avoid Them!
- Our Graphic Overview With Audio CD Detailing *The Relaxing Transition to Retirement Program*™.

Defined Benefit Pension Plans:

Are you a member of a Defined Benefit Pension Plan through your current or previous employer? If so, your employer has set aside a certain amount of money that you will receive upon reaching retirement age. The amount is determined by a formula that factors in how long you have worked for the company and how much money you've earned over the years. The federal government protects your defined benefit pension benefits through the Pension Benefit Guarantee Corporation.

Your defined benefit pension plan will usually begin paying your

benefits when you reach retirement age and stop working. These benefits will continue for as long as you live assuming you chose an annuity option. Another option that some plans give you is one lump-sum payment when you retire, instead of monthly checks. The most important part of this option is to make certain that you fill out your paperwork properly or you may run into serious tax consequences. This is not the time to cut corners in order to just get the paperwork completed. Once you make your election, it is final. You can not change your election once the paperwork is submitted.

When you elect to receive your company's defined benefit plan, you must decide whether your pension will cover you alone, or you and your spouse. If you choose the second option, your spouse can continue to receive a percentage of your monthly pension checks after you die.

If you decide to have your pension cover only you (single life option), you'll receive more money in each month's pension check than if you had chosen to cover your spouse. Your spouse must give notarized consent for you to elect the single life OR lump sum option.

Referral Reward Program

We appreciate the opportunity to help your co-workers, friends, or relatives retire when they want, on the income they want, while taking the least amount of risk necessary, and paying the smallest amount of taxes legally possible.

In order to help them, we need your help. For every co-worker, friend, or relative you refer to us who joins The Relaxing Transition to Retirement Program™, you will receive a \$100 gift certificate. (Please see the list of certificates for you to choose from.)

A great referral for us is anyone you know who is approaching retirement, or already retired,

especially if they have received an early retirement offer from their employer. When you pass along their name to us, we NEVER call them. Instead, a Strategic Planning Group, Inc. information package is sent with information about The Relaxing Transition To Retirement Program™.

Each month after that, they'll receive a free subscription to The Retirement Report™. When the time is right for them, hopefully they will feel comfortable enough to call us.

A referral is the best compliment you can give us. We truly appreciate the opportunity to help anyone you know make their transition to retirement as relaxing as possible.

Restaurants:

Abe & Louie's Steak House
Smith & Wollensky
Capital Grille
Coach Grille
Figs
Luciano's Restaurant

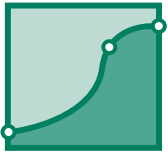
Golf Courses:

Blackstone National Golf Club
Captain's Golf Course
Pine Hills Golf Club
Stow Acres

Simon Malls
Elizabeth Grady

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This information is solely advisory and should not be substituted for legal, financial, or tax advice. Any and all financial decisions and actions must be done through the advice and counsel of a qualified attorney, financial advisor, and/or CPA! We cannot be held responsible for actions you may take without proper financial, legal, or tax advice.



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The Relaxing Transition to Retirement Program™

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PAUL FINDS HAPPINESS IN A CAREER CHANGE



GOOD MORNING AND WELCOME TO COPPOLA'S MEN'S CO.
CIRCULARS AND PLATINUM PARTICIPANTS AT 10:3

Get Off the Treadmill and Start Living Your Life

Please Open And Read Immediately!

We'd Like To Thank The Following People Who Asked Us To Send Information on *The Relaxing Transition To Retirement Program™* to a Co-Worker, Friend, or Relative Last Month.

Scott and Robin Tanner

Jim and Marykate Dillon

Mike and Trudi Connolly

Sam and Toni Rubin

Karen Suvalle

Gerry Criscenzo

Bill Rohr

Maryanne Peabody

Janet Edsall

Please see page 3 for details . . .



David Rourke is the principal of The Strategic Planning Group, Inc. and director of *The Relaxing Transition to Retirement Program™*. Developed over the past twelve years, *The Relaxing Transition to Retirement Program™* has helped hundreds of people in New England who were at the Employment Dependency Crossroad™ develop and maintain the confidence they needed to make the transition to retirement without worrying about work or money. For Clients who choose to participate in The Investment Evaluation and Realignment Program™, David Rourke also offers securities as Registered Representatives of QA3 Financial Corp. Member NASD, SIPC, One Valmont Plaza, 4th Floor, Omaha, NE 68154, Tel: 888-337-4094.