



Strategic
Planning
Group, Inc.

The Relaxing Transition to Retirement Program™

The Retirement Report™

The Monthly Newsletter For Those Who Are Approaching or Enjoying Retirement

Don't Let an Unplanned Early Retirement Change Your Lifestyle

For Doug and Elaine, life was going along just as they had planned. Both in their early 60s, they were very happy and content with just about everything in their life. Doug had a great job that he loved and Elaine worked two days a week at a local hospital on the nursing staff. Then suddenly, the unthinkable happened. Doug's boss called him into his office and told him that the company was undergoing some changes that would impact Doug's position. Doug was given a choice of taking an early retirement or he could relocate to the company's Atlanta office. He was given 45 days to decide.

Doug and Elaine were reeling from the news. For Doug, it was more than a decision about a job, it was a decision that would have profound implications on his

lifestyle. For 30 years Doug had worked at the same pharmaceuticals company as a sales representative. Doug looked forward to going to work each day. Over the years, his business colleagues had become trusted friends. He considered his work more like a second family. Doug's office was a comfortable haven where he felt inspired, comfortable and productive. He had built a professional life that gave him so much more than just a paycheck. His position had allowed him to build a home life that was everything he ever dreamed it could be.

Start Over or Cash Out?

He and Elaine had raised three children, put them through school, saw them married and were now expecting grandchildren. They entertained often, belonged to a country club and were lavish in their family gift giving. How would this change impact the life he and Elaine had built? He never imagined that he would ever stop working before he reached the magic age of 65, the thought had really never entered his mind. At several years away from retirement, Doug couldn't fathom leaving an environment that was so familiar and important to him. He knew that he would never be comfortable if he relocated to a

strange city and started over, that simply wouldn't work. He also could not grasp the thought of suddenly being unemployed without a daily purpose in his life. The psychological implications were overwhelming, but there were also other issues to consider of equal importance.

Doug's company would continue to provide health insurance for him after age 65, but how could he continue a policy now, with a gap of more than two years ahead of him? Doug and Elaine had spoken about retirement and knew they would probably have to cut back on their lifestyles. They planned to downsize from their large home in Winchester, take fewer vacations and hold onto their cars as long as possible. They expected things would change somewhat and they were willing to make the changes, but not now, at least not within 45 days. And they really hadn't put a real plan into place. In fact, they had no real sense of retirement. How could they possibly make it work in so short a time?

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Upcoming Events

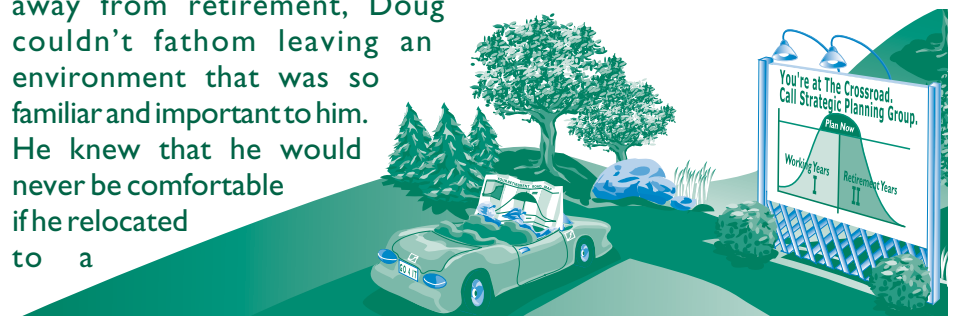
If you are interested in taking \$25,000 per year out of your IRA TAX FREE, you must attend this informational luncheon on tax credits, what they are and how they can benefit you.

Westin Hotel Waltham
Tuesday, April 12
12:00 pm to 1:00 pm

Please call 781 444-9010
to reserve your seats.

Lunch will be served

SAVE THE DATE
3rd Annual Flotilla
Georges Island
Friday, July 29



Don't Change Your Lifestyle

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Where Does the Money for Retirement Come From?

Adding to the anxiety they were both feeling was the unfortunate fact that a significant inheritance of stock that Elaine had been willed had recently lost 45 percent of its value and continued to tumble. With their nest egg shrinking, Doug and Elaine tried desperately to figure out their situation. They had an IRA, a 401K, life insurance and a large home with no mortgage debt. Doug could also count on the severance package from his job. But what should they do? Should they sell their home and cash in their retirement funds? Maybe Elaine should pick up a few more days at the hospital. What would the tax implications be for their actions? What kind of income could they expect in two years, and what about ten years from now? How could they calculate what they'd need if one of them got sick or one of the kids needed them? They were totally confused and fearful that they would make decisions that would have a devastating impact on them.

Fortunately for Doug and Elaine, they came to us for help. One of Elaine's nursing colleagues routinely left one of our newsletters in the nurses' lounge each month. Elaine would often skim through the articles, but now she was compelled to take the next step, she called us for a consultation.

When we first met Doug and Elaine they were distressed and anxious. We encouraged them to express all of their concerns so that we could address not only

their financial needs but their anxieties as well. We found that Doug and Elaine's situation was actually much better than they had originally thought.

Leave Something for the Grandkids Without Penalty

With all the pieces of their financial puzzle before us, we found a way to make a retirement plan work for them—starting now. Within three weeks the plan we created for Doug and Elaine was complete and their anxieties gone. Living a fairly high lifestyle for many years, Doug and Elaine did not really want to forfeit much, although they were willing to do so. Fortunately, we found a way for them to have access to 20 percent more money each year than they felt they needed. Even

though we found that they didn't need to downsize to a smaller home, they decided to sell for other reasons and would get a house that required less maintenance yet was still big enough for their family. To their great surprise, we also found a way for them to take advantage of a college fund for their grandchildren where their money could grow tax-free and would escape all gift and estate taxes. Doug and Elaine were thrilled with their plan and their fears and concerns about the future slipped away immediately.

Retirement doesn't have to mean you have to stop working. If you'd like to learn more about The Relaxing Transition to Retirement Program™, please call us today at (781) 444-9010.

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™*.

Distributions from an IRA

In most cases, when you retire, your paychecks stop coming and you must rely on a different source of income to cover daily expenses. Some people have a monthly pension and social security that help shoulder the load but may not be enough to completely cover what it costs to live. This is where one has to consider when and how much he or she is to withdraw from his or her IRA.

One factor that must be considered before ever taking a withdrawal from your IRA is the tax consequence associated with it. You must remember that the IRA is a taxable source of money, and along with social security and a pension, may bump you into a

higher tax bracket depending on how much you withdraw. You can avoid paying more in taxes by planning how much money you will need to cover expenses and limit the amount you take from your IRA. This will also keep your money growing tax deferred for a longer period of time. Keep in mind that if you make a withdrawal prior to age 59½, you may be susceptible to a 10% penalty.

For individuals that are at or close to 70½ need to be concerned about taking at least a minimum amount from his or her IRA to avoid paying the IRS a penalty on top of the taxes. The amount required to be withdrawn is based off of the balance of your IRAs as

of December 31st of the prior year divided by your life expectancy. If you forget or simply choose not to take this withdrawal, you will pay a 50% penalty on the amount that should have been withdrawn. That should be enough of an incentive to make your distribution on time and for the correct amount.

Keep in mind that a Roth IRA does not follow the same guidelines as a traditional IRA. The Roth IRA allows your capital to grow tax deferred and all earnings when withdrawn are not taxable. Any withdrawal from a Roth IRA is tax-free and is not required in your minimum required distribution calculation.

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

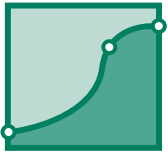
Golf Courses:

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

Simon Malls
Elizabeth Grady

LEGAL DISCLAIMER

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™

www.RelaxingRetirement.com



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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.

Janet Edsall

Jim and Sandy Rigney

Michael Copperwhite

Gavin Mish

Robert Tennant, Esq

Gail Van Kleeck

Jim Horgan

Joan Rousseau

Phil and Nancy Bancroft

Don Arduino

Chris Bourdon

Bruce and Barbara Schwoegler

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.