



Strategic
Planning
Group, Inc.

The Relaxing Transition to Retirement Program™

The Retirement Report™

The Monthly Newsletter For Those Who Are Approaching or Enjoying Retirement

Saving Grace

When Grace came to see us, she was a 58-year-old widow. Grace was working on a contract basis in a nursing home caring for terminally ill patients. Although Grace enjoyed her work as a nurse, the management team at the nursing home changed several times over the years, and Grace was becoming disenchanted with the constant policy changes. Grace wanted to retire, but figured she'd have to work until the age of 62 when her social security kicked in.

When Grace's Husband Died, The Blood Suckers Came Out Of The Woodwork

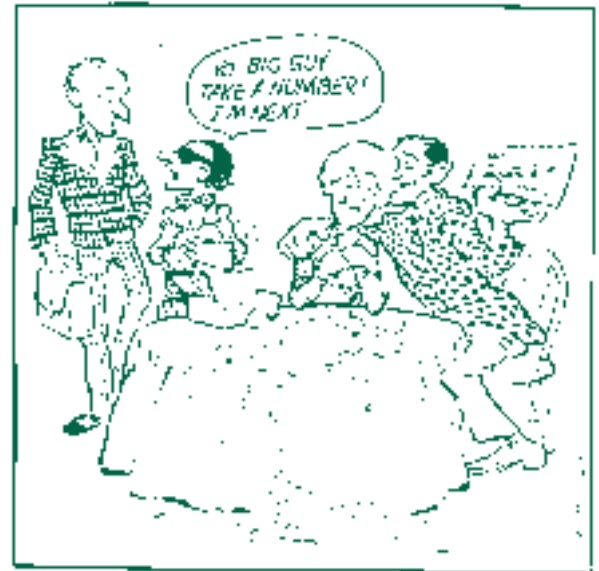
Grace's husband died three years earlier, and the blood suckers

surfaced. First, the insurance company sent a representative to hand deliver a check for her husband's life insurance policy. The insurance representative sat down at the kitchen table and launched into a "while-I'm-here" sales spiel. He tried to sell Grace life insurance for herself.

Then, when Grace attempted to roll over her husband's 401(k) into her own IRA, the brokerage house tried to sell her individual stocks. And then Grace had to transfer her husband's CD-IRA into her own IRA, and the bank officer tried to get her to reinvest the money into an annuity.

In the beginning, Grace tried to be conservative. For the first year, she deposited all the money in bank CDs. The second year she invested in a variety of money market accounts. During the third year, she started listening to radio talk show hosts and began buying whatever they recommended.

The net result was that Grace had investments all over the place, with 83% of her money invested in



money market funds. She had \$60,000 in her checking account, \$121,000 in three different CD's, \$113,000 in 14 different mutual funds, and \$389,000 in 7 different money market accounts in 7 different brokerage houses.

Grace kept her money in 7 different money markets in 7 different brokerage houses because she didn't want any one representative to know just how much money she had. The reason

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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



Saving Grace

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is that the brokers kept hounding her to invest the money in her money market with them. The pressure got so intense that Grace got a telephone answering machine, instead of the service offered through the phone company, to screen her calls. She didn't pick up the receiver until she heard the voice of a family member or friend.

To make matters worse, Grace was getting 17 different monthly/quarterly statements and trying to understand them all. She felt truly overwhelmed at having to handle all these money issues after her husband's death. Finally, Grace went to her accountant with this mess of statements. Her accountant said, "Grace, your money is all over the place. You must see someone I trust. They're impartial and will help you get a handle on your investments." Grace called us for an appointment.

Before Grace showed us her last quarterly statements, she asked us these four questions:

- Can I retire early—at the age of 62?
- Will I have enough money to retire without living on a tight budget?
- Will I have enough money to live on should I live to be 100?
- How much income do I need to earn for the next four years in order to retire comfortably?

Grace figured she needed \$42,000 a year to retire in the modest lifestyle she had attained. She was still driving the car she bought 11 years earlier, and was living with the same furniture she and her husband bought when they got married. She figured that her dream of traveling around the world was just that—a dream.

For Grace, Every Day Became Saturday

We showed Grace options for getting a rate of return so she could retire now—at the age of 58—and not wait until the age of 62 when her social security kicked in. Additionally, we showed Grace how to retire on an income of \$50,000 a year, which is \$8,000

more than she estimated she needed.

In essence, we showed Grace how to simplify her life and gave her the tools to make educated decisions about her money, rather than listening to the "gurus" and blood suckers looking for fat commission checks. Do to her new understanding of her financial picture, she now has the confidence to travel more frequently. And, because she had addressed her financial concerns, she also volunteers her time with a worldwide organization and works with people all over the world. Not only is Grace happy, but she is using the LTC skills of her nursing days to still help people.

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™*.

Taking a Closer Look at Your Cash Flow

A vital part to retirement planning is to calculate what it will cost you to live once your paychecks stop coming in and what source of income will cover this cost. In order to be precise in any form of retirement planning, you must find out what it costs you to live and this is determined by sitting down and documenting your cash flow. Investments and insurance have to take a back seat until you have done your homework on your cash flow and determined how much money you need and at what juncture you will need it. You must find out what it will cost to get by each month before making any decisions on where to invest your hard earned capital.

Documenting your cash flow is a difficult task for some people. ATM withdrawals don't help much because the capital is spent in various places but it isn't documented unless you keep a receipt for every transaction, which we all know is not likely. A good place to begin is to look in your checkbook. You should find many reoccurring monthly expenses here such as utilities, cable TV, internet access, and loans. A second place that is good to look is on the itemized bill from your credit card. Since the credit card can be used to cover so many expenses such as clothes, gas, meals out and entertainment, you should be able to find many of your remaining monthly expenses there.

You also want to keep in mind some expenses that don't occur monthly but do have an impact on your annual cash flow. Vacations are a big part of this for retirees since you now have more time on your hands and have the ability to get away. Home improvements, new appliances, and special events should all be planned well in advance to be sure your capital is readily available to cover the cost when the time comes. You don't want to decide to go on vacation, have your capital tied up in equity investments, and have to draw from that investment in a down cycle. You have to plan for these expenses and have your investments tailored to cover the need.

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

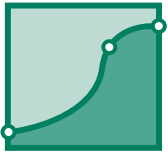
Golf Courses:

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™

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...and the blood suckers arrived...

In her hour of grief
the blood suckers arrived.

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.

Tom & Marie Courtney

Gavin Mish

Jack Adelson, CPA

Larry Stybel

Geoff Sullivan

Susan Krieger

David Miller

Jim & Vivian McEneaney

Josephine Ruscito

Gail Van Kleeck

Ronnie & Connie Cunningham

Brian Burke

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.