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The Relaxing Transition to Retirement Program™

Where To Go From Here

There is a certain point in our lives when all of us stop, reflect, and wonder if we have saved enough money to be able to stop working and still live the life we've always dreamed of. This is what we refer to as The Employment Dependency Crossroad™.

If you're like most people at The Employment Dependency Crossroad™, your mind begins to race to all of the possible dangers that you face, like running out of money and becoming dependent on your children, or your inability to manage your situation as you get older, or even just your lack of confidence in your knowledge about investment diversification or tax laws.

Yet, at the same time, you have a sense of excitement at the opportunity to finally do what you've always wanted to do, and just relax without worrying about work or money. But, can you afford to do it? And, if so, how should you do it? The Relaxing Transition To Retirement™ program answers these two questions for you.

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 the confidence they needed and deserved to transition to the life they've always dreamed of without worrying about work or money.



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.

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The Relaxing Transition to Retirement Program™

The Retirement Report™

The Monthly Newsletter For Those Who Are Approaching or Enjoying Retirement

You've Come A Long Way

You've had a busy life. You've gone to school. You got married and had children. You shuttled them to all of their events. You survived all of their "stages". And, you still paid for their college and weddings.

You bought a home and paid your mortgage. You bought insurance. You invested in an IRA and your company's retirement plan. And, all along, you paid your share of taxes.

You've witnessed never-ending tax law changes, stock market volatility, and government intervention.

You've worked at numerous jobs, received promotions, and dealt with countless changes at work. You've witnessed corporate downsizing first hand as friends and co-workers lost their jobs right before your eyes.

You've come a long way. You've been through a lot. You've provided for your family, and now it's time to provide for yourself.

You're at the crossroad...



1. Your Trip Kit Checklist

Preparation is essential for any journey, but especially one as vitally important as the one destined for your retirement. SPG's checklist makes sure you're packed, prepared, and ready to go.

The Lifestyle Cost Calculator™

Just how expensive a trip can you afford? Everyone's lifestyle priorities are different—and different priorities come with different price tags. The Lifestyle Cost Calculator™ helps you calculate the price of your lifestyle by determining your average monthly expenses and quantifying your upcoming large expenses.

Average Monthly Expenses:

food, housing, health, transportation, insurance, maintenance, and taxes, as well as entertainment, gifts, and vacations.

Upcoming Large Expenses: cars, home improvements, weddings for your children, or even a vacation home.

Now that we know what your trip is going to cost, we can use The Income Forecaster™ to figure out how you're going to pay for it.

The Income Forecaster™

Looking ahead down the road when you no longer want to have to work to support your lifestyle, your income can come from many sources: social security, pensions, rental property or even an inheritance. The Income Forecaster™ helps you determine how much you will receive from your particular options—and when.

2. Creating Your Retirement Roadmap™

With any successful trip, it's a good idea to know your destination and the routes that will take you there. Now that we're clear about what you want your lifestyle to be—and how much it will cost—we can create your custom-designed Retirement Roadmap™.

The Retirement Funds Forecaster™

Weather forecasts. Traffic forecasts. It's always helpful to have a sense of what's around the bend. Do you know if you can afford to maintain your standard of living without having to depend on income from work? If you can't, what can you do? You may consider working longer, or spending less, or even working part-time at something you really enjoy. If you can afford to stop working and maintain your lifestyle, you might want to consider extras like more travel, a vacation home, or financial gifts to your children. The Retirement Funds Forecaster™ will help you know what is—and isn't—possible.

The Investment Quantifier™

How much fuel will you need? The Investment Quantifier™ helps you quantify balances on all existing investments: bank accounts; non-IRA investments, such as money market funds, CDs, stocks (including options), bonds, mutual funds, life insurance, and annuities; and Retirement Accounts like IRAs, SEPs, Keoghs, 401(k)s, 403(b)s, Profit Sharing Plans, Deferred Compensation, and Lump Sum Pensions.

The Investment Volatility Reducer™

A relaxing ride means no hairpin curves or harrowing road conditions. Are you comfortable with the volatility of your investments? Often, the investment community and the media have us focused on investing in what is "hot" instead of what works for us. The Investment Volatility Reducer™ will help you custom-design an investment model that will give you the best opportunity to generate the rate of return needed to outpace inflation—with the least amount of volatility and taxes.

The Investment Diversity Realignment™

For a smooth, efficient ride with no swerves, you've got to get everything in proper balance. The Investment Diversity Realignment™ evaluates each of your existing investments to determine if they are suitable for you. How do they measure up against their peers? Do they take too much risk? Are they tax efficient? And, do they provide you with the liquidity you need?

The Retirement Income Coordinator™

Now we'll see how all those routes come together to create the best trip possible. You have many different sources of income to draw from: pensions, social security, rental property, 401(k)s, IRAs, stocks, bonds, money markets, CDs, and bank accounts. Which source should you draw from first? The Retirement Income Coordinator™ helps you design a system that coordinates which source to tap into—and when—during each year of retirement. The Retirement Income Coordinator™ makes sure that you maximize your income and minimize your taxes every year.

The Income Tax Reducer™

Tolls—and taxes—keep the roads in good repair. But some routes have fewer tolls. The Income Tax Reducer™ evaluates the current position of all your assets, and the way you're receiving income each year, to insure that you pay the least amount of taxes legally possible.

The Asset Accumulation Protector™

Unfortunately, even after carefully mapping out your course, delays, detours, and breakdowns can occur. The Asset Accumulation Protector™ makes sure that your trip continues on schedule in the event of a lawsuit, an illness, an untimely death, or damage to your property.

The Probate and Estate Tax Eliminator™

The best way to deal with the unknown is to drive defensively. The Probate and Estate Tax Eliminator™ clarifies your wishes and shows you how to pass on your assets to whom you want, when you want, with the least number of headaches and the smallest amount of estate tax possible.

3. Using Your Retirement Roadmap™

Review Course

We've mapped out all possible routes. Now you decide which ones are right for you by reviewing your Roadmap, clarifying the options available, making adjustments, and simply selecting a course.

Execution (Get Going)

You're packed, fueled, and ready to roll. You're all set to take the steps necessary to insure a smooth, pleasurable ride: cash flow, tax reduction, investment reallocation, insurance prioritizing, debt restructuring, and estate planning. It's time to get going.

Reassessment (Tune-Ups)

Once you're on the road, we establish scheduled dates to review progress and make adjustments due to changing events in your life, market conditions, and tax law alterations. Knowing this, you can put the top down, relax, enjoy the drive, and arrive at your chosen destination ready for the next adventure.

