



Strategic
Planning
Group, Inc.

The Relaxing Transition to Retirement Program™

The Retirement Report™

The Monthly Newsletter For Those Who Are Approaching or Enjoying Retirement

A Letter from the Director

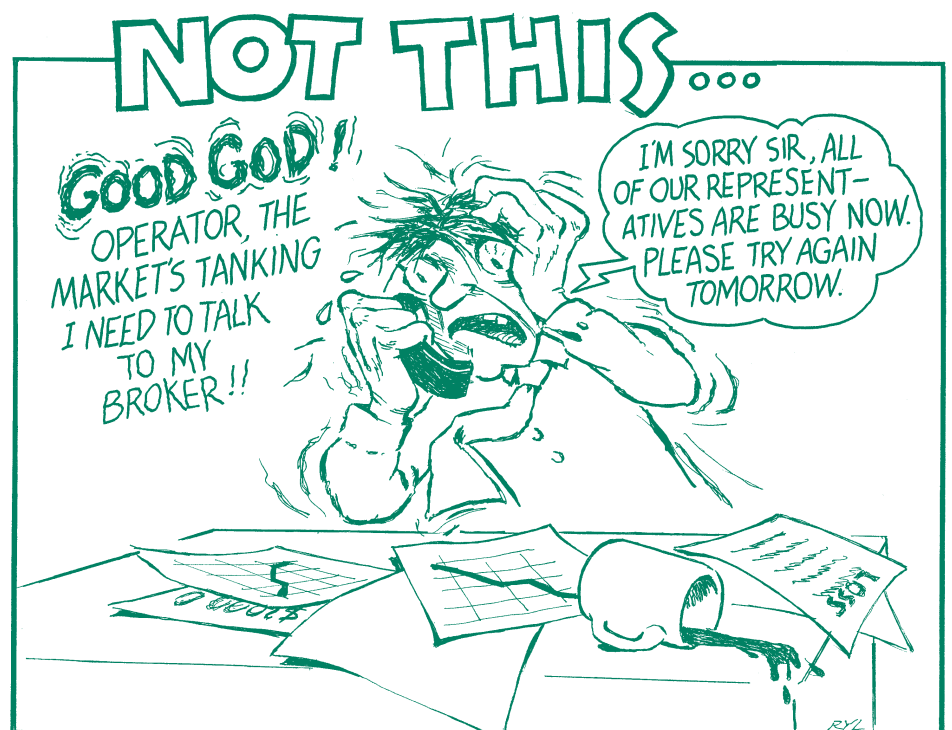
Dear subscribers,

You probably get many canned newsletters in your mailbox and email inbox each week. This newsletter, however, is not one of them. Each month, I sit down with a professional writer to talk through what's going on in the financial planning world and give her examples of recent work we've done for clients.

After we agree on a direction for the main article, our writer drafts the copy, which we review and send through compliance for approval. We then send the story to our illustrator, who customizes a cartoon for each issue and the issue goes off to the printer.

Last month, I received a call from the client we featured in the newsletter (anonymously, of course). He exclaimed, "That's me you wrote about! I thought you guys just bought this copy from a newsletter company." It surprised and impressed him to learn of the extent of the hands-on work we do each month. If he thought the newsletter was canned, we reasoned, maybe we should tell you that it's not.

The newsletter project is just one small example of the hands-on approach we take to our financial planning work. These days, I am hearing more and more horror stories from colleagues and friends who either work in large financial companies or



A Letter from the Director

Continued from page 1

who are trying to do business with them.

Call Center Chaos

For example, here is an email I received last month, as the market started to turn, from a colleague in a major financial company regarding the day ahead in the call center.

“We’re expecting 276,275 calls to our call center with an average wait time of 22 minutes...We have the capacity to handle a maximum of 20,000 calls per hour, with 600 reps working 12 hour shifts and assuming a 2-minute call length per person.”

Because the company has only 300 qualified reps to answer phones, they had to recruit 300 bodies from other departments to handle the overflow. They were expecting to have 59,542 dropped calls, which occur when a rep has so many calls on hold that he simply presses a button to “drop,” or disconnect them.

My colleague went on to tell me that a manager at the firm lambasted a rep for spending too much time on the phone with a caller. “If she wants to get out of the market, she can get out,” was his “advice” to the rep.

You’ve Reached the Wrong Department

In another story, we advised one of our clients, who is retired, to reallocate some of her funds. This required her to contact one of the major brokerage firms to withdraw \$70,000 from a retirement fund she held with the company. After we learned it would take two to three weeks of paperwork to remove the

funds, I advised her to call them to see if, for now, they could move it to a money market.

She called the firm’s call center and was on hold for two and a half hours – not minutes, hours! When her call is finally answered, she is told she has reached the 403B department and she needs the 401K department! They transfer her quickly to that department, but by then it was after 5:00 so the transaction had to wait until Monday.

Luckily, Monday was the day that the stock market rose 900+ points, so her \$70,000 became \$77,000 in one day, but it could just have easily gone the other way.

A Hockey Mom Calls for Help

Finally, a woman whose husband we do some business with approached me at one of our sons’ hockey games recently. She asked me to look at her mutual funds because she had been trying and trying unsuccessfully to get through to the conglomerate that holds her money. She’s not even a client, but because she needed advice and couldn’t get it, she turned to us.

The SPG Experience

So now, contrast those three experiences with what happens when our clients have questions about their money. They call our direct line, Chrissie answers the phone

Referral 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.

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.

A Letter from the Director

Continued from page 2

personally and schedules a time for either a phone or in-person meeting. If the client simply wants a call back, they receive one that day.

If they decide to come to the office, they drive to our Needham office, park out front, walk in and speak directly to the owner. No hold times, no dropped calls, and they never reach the wrong department.

We are not a big company, and we have no call center. We are one-to-one professional, financial advisors who are always accessible. This is not a canned newsletter, it's a customized article based on the day-to-day decisions that our clients are making

and the real-life situations they are facing. From the way our phone calls are handled to the way we manage our client communications to the way we schedule our appointments, our commitment is to provide responsive attention.

Our basic philosophy is that when you have a relationship with your financial advisor and a realistic financial plan, you will be better equipped to ride out the normal and abnormal ups and downs of the economy. You will have a better perspective when you turn on the TV, open a newspaper or click on a website that is broadcasting gloom and doom.

If you have any questions or would like to speak to us, I invite you to contact our office. Your call will never be dropped.

Sincerely,

David Rourke
Director, Strategic Planning Group

If you would like a Retirement Roadmap™ to help answer all the questions presented in this scenario, call us for a free introductory meeting. Please note that not all situations are the same and will have different results. Different strategies and risks are associated with each Retirement Roadmap™.

The Relaxing Transition To Retirement Program™ Overview

Step 1 - The Retirement Design Meeting™

At The Retirement Design Meeting™, we use The Lifestyle Cost Calculator™ to help you place an accurate price tag on your lifestyle, The Income Forecaster™ to determine your predictable income sources when you stop working, and The Investment Quantifier™ to tally everything you've accumulated over your lifetime.

Step 2 - Retirement Roadmap™ Development Process

A seven step process is used to create your custom designed Retirement

Roadmap™ to help you answer your two biggest questions: "Can I afford to stop working?" and "If I can, how should I do it?"

Step 3 - The Retirement Roadmap™ Review Meeting

In a relaxed environment, we carefully review all of the paths laid out in your Retirement Roadmap™. This helps you develop the confidence you need to make important decisions that you can be comfortable with.

Step 4 - The Retirement Roadmap™ Implementation Meeting

Your Retirement Roadmap™ comes with an Action Plan, a list of recommended steps to put you on the right path. At this meeting, we coordinate and assist you with the implementation of your Action Plan.

Step 5 - The Implementation Recap Meeting

Once all of the steps have been taken to implement your Action Plan, we meet to summarize the changes you've made to insure that they are in line with your Retirement Roadmap™.

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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A Letter from the Director



Please Open And Read Immediately!

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.



David is the principal of The Strategic Planning Group, Inc. and director of *The Relaxing Transition to Retirement Program™*.

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