

Retirement Planning QuickStart Guide: The Simplified Beginner's Guide to Building Wealth, Creating Long-Term Financial Security, and Preparing for Life After Work

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Retirement Planning QuickStart Guide is a useful consumer text that forwards advice for creating personalized visions of retirement.

In *Retirement Planning QuickStart Guide*, certified financial planner Ted D. Snow introduces methods for evaluating one's options and creating a personalized road map to making retirement dreams come true.

To give ordinary people the knowledge they need to effect sound retirement planning, the book is divided into three parts. Its first explains different types of investment options and how to evaluate them as part of a portfolio. Included here is guidance on calculating future costs and additional age-related medical needs. Retirement planning has a lot of moving parts, Snow acknowledges, all while showing how those parts fit together or can be readjusted to meet specific goals. Here, advice on seeking early retirement pairs with advice on accelerating savings, and staying in a paid-off home, or continuing to work part time for a year, may put a dream retirement home in comfortable reach.

The book's second part explores finances in more detail. Age-related income streams, including Social Security, pensions, and annuities, are explained, along with options for factoring each into the plan. The idea of building a balanced portfolio is introduced. While the book recommends hiring a professional to help build and manage an investment portfolio, it also advises staying informed and involved, and keeping in touch about changes in goals and financial needs. The book's third section elaborates on an early theme, presenting retirement as a transition into a new life, with fresh opportunities and experiences. This final section sharpens incentives and clarifies retirement goals, while the book's final chapters on estate planning add a sense of accomplishment to the undertaking.

The text, though it is packed with information, generates excitement about retirement. Its sections are succinct, addressing their points in a direct manner. Their chapters begin with short lists of points that will be covered; they end with reviews of the same. The sections are visually separated by creative fonts, half-tone boxes, bulleted lists, and large graphics, like a pie chart that can be read in a glance, while the wide margins leave ample room for notes. Elsewhere, signposts for paragraphs that contain cautions, quotes, examples, and opinions make navigating the work easy. Downloadable aides, including an asset-allocation workbook, budget calculator, and guides for long-term expenses, are included.

Retirement Planning QuickStart Guide is a useful consumer guide for creating personalized visions of retirement.

SUSAN WAGGONER (June 1, 2021)

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