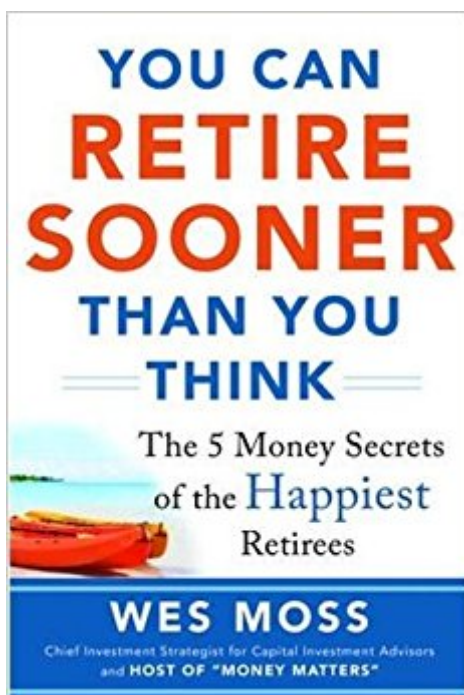


The book was found

You Can Retire Sooner Than You Think



Synopsis

From Wes Moss--named by Barron's as one of America's top financial advisors "The keys that Wes Moss identifies to having a happy retirement are simple but brilliant. Read this book." -- Clark Howard, #1 New York Times bestselling author of Living Large in Lean Times "Financial planner Wes Moss offers you something different -- not just a plan to retire, but a way to do it sooner and to be happy when you do." Atlanta Journal Constitution If you think you need to win the lottery or work until you're 75 to retire with financial stability, Money Matters host Wes Moss has very good news for you. You Can Retire Sooner Than You Think reveals the secrets for ensuring a successful retirement sooner rather than later. After conducting an intensive study of happy retirees to learn the financial practices they hold in common, Moss discovered that it doesn't take financial genius, millions of dollars, or sophisticated investment skills to ensure a safe, solid retirement. All it takes is five best practices: Determine what you want and need your retirement money for Figure out how much you need to save Create a plan to pay off your mortgage in as little as five years Develop an income stream from multiple sources Become an income investor Getting on the fast track to a great retirement is a lot simpler than the retirement professionals would have you believe. You Can Retire Sooner Than You Think provides the proven-effective, five-step formula for creating the retirement of your dreams.

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Customer Reviews

Wes Moss is a Certified Financial Planner, Chief Investment Strategist for Capital Investment Advisors, and host of the popular radio show Money Matters. He was named one of the country's

top 40 fee-only investment advisors under the age of 40 by Wealth Management magazine, and in 2014 Barron's named him one of the top financial advisors in America. For more information, visit www.wesmoss.com.

I rarely take the time to write reviews but this time I'm making an exception. I've read a lot of these retirement based books and this is the best HOLISTIC one that I've read. If you're the one at the party who's envious of the guy blustering about his 14% return last year, then this book is not for you. But if you've got your ego and spending under control, have a spouse or partner that doesn't care what the neighbors just bought, and thought that the tortoise was a hero and the hare was an idiot, then this is the book for you. If you're already comfortable with financial terms and strategies, it may seem overly basic, but that's exactly why it is a great book. It captures the basic building blocks of happiness and uses those to make a compelling holistic argument as to why a very basic income focused financial strategy makes sense and is all you need. Again, an excellent (and quick and easy) read that I've since bought and sent to others.

What is great about this book is it walks you through how to actually set yourself up to get an income from your investments to replace the regular wage paycheck. Making this transition is not obvious and you can be sure we will be deep-diving into our investments and doing some rearranging. Thanks for adding value to the other great retirement preparation books on the market in a unique and very useful way!

I think a lot of the investing advice might be considered aggressive and risky by most. It still makes sense to me to dial back risk as you get close. The advisors and finance rags all seem to be advocating a bigger position in stocks. I wonder why? Because that's where they make their cut. Same people that said refinancing and ARMs were a good idea back in 2006? Anyway, good book, encouraging and fun read.

When I started reading this book, I thought it would be about saving for retirement only. I was pleasantly surprised that it covered much more than that. It dealt with personal and lifestyle issues that I need to address before I should retire, even if I had the savings to retire comfortably today. I recommend this book to anyone who is looking forward retirement. My children might even get this for Christmas.

An excellent view / lens to consider for retirement. I like the approach of finding multiple sources of income, and what does this mean. So basics were included in this read, but also some interesting statistics on "happiness" and what this equates to....

Wes presents many of the concepts that he espouses on his MONEY MATTERS radio show on WSB in Atlanta. The main ideas include not only saving your money and properly utilizing it when you reach retirement but also considering what happy retirees are doing and how their lives are set up. It's one thing to have money when you retire but a completely different thing to thrive and enjoy your retirement.

As my husband and I approach retirement faster than I expected, I wanted to do all I can to be prepared. I know all of the regular themes of retirement savings, but this book approaches retirement in a different way. The author isn't just telling you what to do, but laying out a way to think about retirement different than most. He instead focuses on a retirement that is happiest, not just an amount of savings required or what type of IRA to have. This book will help me to set up a path not just to retirement but to living a life that I find enjoyable during my last years!

Not a complete waste for \$10 but most of the useful information/advice in this book could be boiled down to a 20-page pamphlet and I have found similar advice for free on the Internet. If you listen to Money Matters and you like the host then you may like this book. I've never listened to Money Matters so I wasn't prepared for the chatty nature of the book, it's written like an infotainment commercial. The author refers to himself an annoying number of times ("I'm going to show you..", "I've done the research" ...). The advice isn't bad, but not what I'd call secrets: figure out how much you'll need, pay off your mortgage before you retire, invest for income, etc..The most aggravating aspect of the book is that he mentions clients who have built up large retirement savings but provides few details as to how. He spends more time talking about their hobbies and vacations than about the details of their investments. His first example is a couple with over \$300,000 in combined income and seven(!) rental properties - not exactly your typical middle American couple. Later in the book he mentions a couple whose savings went from \$37,000 to over a million dollars in 16 years but provides few details other than they inherited \$200k, maxed out their 401ks (doesn't say for how long), and followed his "bucket" approach to investing but he doesn't tell you exactly what they invested in or for how long.

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