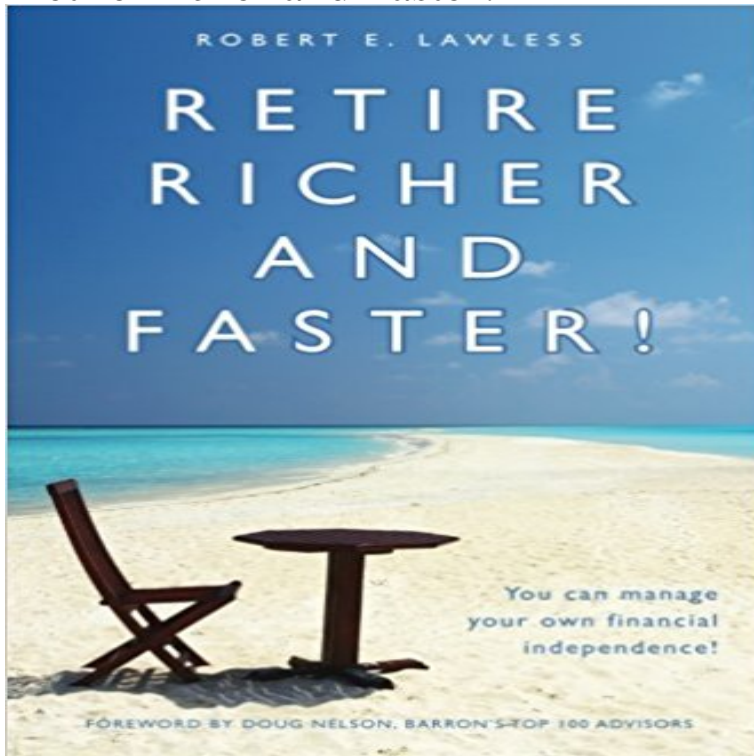


Retire Richer and Faster!



The average person is often intimidated by the thought of creating and maintaining an investment portfolio and most people lack the confidence, education and resources to properly manage their financial futures. Alternatively, many individuals have too much confidence and too little expertise, which can lead to imprudent decisions and unnecessary risk exposure. Often by the time a person acquires even a portion of the relevant knowledge, many valuable and irreplaceable years of financial planning have passed. Most people need help when investing in their first 401K plan, establishing and selecting an IRA, saving for a house, choosing Good Debt over Bad Debt, maintaining Holding Power, using Others Peoples Money, budgeting and saving, and understanding insurance and tax planning needs. There are no generalizations or vague suggestions in Retire Richer & Faster! You Can Manage Your Own Financial Independence! The reader can literally take the teachings of this book, banish old and counterproductive habits, implement a reasonable and prudent savings plan and choose and purchase a diversified portfolio of top-performing investments. There are five case studies that illustrate the teachings of the book by providing real-life examples of prudent financial behaviors from couples of varying ages and economic circumstances. In addition, four easy-to-use financial models are made available to the reader to assist in acquiring real estate, creating and maintaining household budgets, forecasting ones net worth at the time of retirement, and understanding the effects of inflation on future retirement dollars.

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