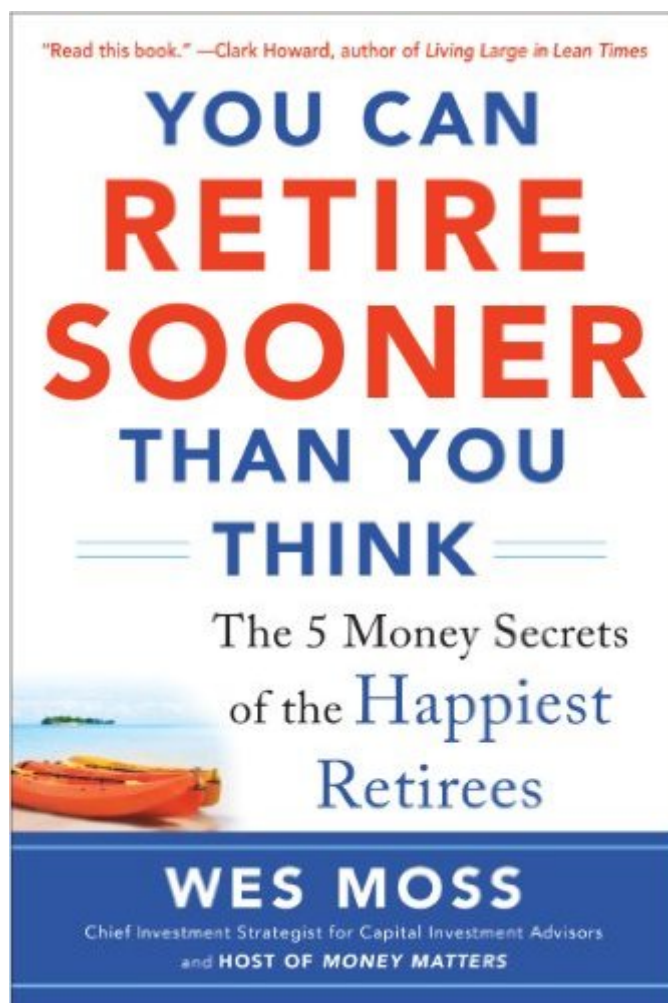


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# You Can Retire Sooner Than You Think



## 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.

## Book Information

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## Customer Reviews

I thought this was a fair book, but there was not much new information that I wouldn't learn from a financial planner in an hour. The discussion on safe rates of withdrawal, and the buckets of income

were helpful. The discussion on the different types of financial instruments was helpful and easy for a layperson to follow as well. What I found to be a letdown are the real life examples that Mr. Moss uses that are completely out of touch with average Americans. The first example of soon to be happy retirees is a couple that make \$150,000 to \$175,000 each. This example is the first one and is given a few pages into the book. Another example provided shows the husband making over \$220,000. People making these types of income will easily be able to retire comfortably provided they use common sense in investing, and live beneath their means. The average household income in the United States is somewhere in the low fifty thousand dollar range. I really did not see a purpose for displaying how these couples will be able to retire comfortably- of course they will, unless they are complete idiots in which case they probably wouldn't be making multiple six figure incomes! The book also gives many examples of what happy retirees do versus unhappy retirees. Much of this is using correlation to imply causation. Unhappy retirees drive BMWs, while happy retirees drive a Lexus says the book, implying that an unhappy BMW driving retiree can swap vehicles and be in retirement bliss. Happy retirees have a home worth \$300,000, while unhappy ones have ones worth \$273,000 - with no mention of different regions of the country having vastly different prices for the same house. Happy retirees eat at Olive Garden - yes, this is really a statement in the book! Unhappy retirees read and go fishing.

The title "You Can Retire Sooner Than You Think" and subtitle "The 5 Money Secrets of the Happiest Retirees" were intriguing enough for me to buy the book without reading any of the other reviews. Having read many retirement books, I have to rate this as one of the best retirement books ever. The book delivers big in interesting facts and in presentation of the facts. Although I have written one of the most successful books about the non-financial aspects of retirement, some of the traits of the happiest retirees were a surprise to me. Here is what the book addresses: "Does money buy happiness in retirement?" Here is the answer: "It does and it doesn't." The happiest retirees, according to Wes Moss, are the those who live in the middle, who he calls "Masters of the Middle." Moss doesn't believe that you have to be frugal in retirement just as you don't have to be frugal when you are working. In other words, he doesn't believe in the deprivation mentality. It was interesting to find out that the happiest retirees take an extra vacation each year compared to unhappy retirees. Happy retirees take an average of 2.4 vacations a year because they love to explore. Not surprisingly, a happy retirement requires a balance of staying busy and staying curious. Just as important, to be a happy retiree, you must be living with purpose. Living with a purpose means having core pursuits, hobbies that empower you. Core pursuits are things that people really

look forward to doing throughout the year, whether it's biking or visiting the grandkids or volunteering. Interestingly to me, volunteering is the most popular core pursuit of happy retirees. There is a great deal more to this book than I have summarized so far.

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