

For release, September 2008

Peter E. Randall Publisher LLC

Blueline Publicity: Literary marketing

PO Box 4726, Portsmouth, NH 03802

RETIREMENT READINESS

Publication date - October 31, 2008

\$14.95, 104 pgs, paper, 6" x 9"

ISBN# 978-1-931807-71-5

A Guide to Creating Your Vision,
Knowing Your Position, and Preparing For Your Future

By Mike Bonacorsi CFP®

- Interactive guide for singles or couples to begin retirement planning
- Easy to follow anecdotes with end of chapter worksheets

KIRKUS REVIEW, September, 2008

"In a voice that is comfortable, encouraging and direct, Bonacorsi approaches retirement the way a coach would approach a coming contest—this is what is going to be thrown at you and these are the tools you need to respond. **This is bedrock stuff, and Bonacorsi makes it as black and white as possible,** while fielding little nuances like inflation and tax rates. The worksheets alert readers to financial surprises and help locate bumps, mostly healthcare, in the road ahead. **Particularly valuable is the author's overview of Medicare. ...A praiseworthy primer, Bonacorsi meshes personal and financial gears to get retirement wheels rolling."**



Author and CERTIFIED FINANCIAL PLANNER™ professional, Mike Bonacorsi, wrote this interactive title as a precursor to, and tool for, successful retirement planning. During his **nearly 20 years of retirement and investment planning,** Bonacorsi has seen clients who have already made the leap into retirement without any real direction or thought. This readable guide will help readers to jumpstart the process of retirement visioning and create focus for the dreams and goals of the retirement years. Bonacorsi uses a humorous style to bring readers in touch with this difficult subject and help them make clear progress in their financial plans.

Reader Praise for Retirement Readiness . . .

"A book . . . for everyone who is contemplating retirement in the coming years. The earlier the better! He brings the subject down to basics in a form understandable to all of us baby-boomers and beyond."
-- Hardy Hasenfuss, Certified Retirement Coach

"A must read, whether you're retiring this year or years from now. In his direct, down to earth style, Mike has written **an easy to understand guide that cuts through the maze of retirement information and puts you in control of your future.** Buy it, read it, work it."

-- Judith Ruty Godfrey, Certified Coach; author, *Never Have Another Bad Day*

About the Author

Mike Bonacorsi is a CERTIFIED FINANCIAL PLANNER™ professional, author and public speaker. He is a current member of the Financial Planning Association. He has a unique style, using humor combined with sound financial advice, which is effective with clients from all walks of life. He lives an active life, with golf and ballroom dancing as two of his interests, in Nashua, NH.

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Question & Answer with Mike Bonacorsi CFP®



Q: You have been in the investment industry for 20 years, and a Certified Financial Planner for the last 5 years. Your clients have obviously already had the benefit of your wisdom about retirement readiness. Why write a book?

Mike: Because I still find that people aren't taking all the information that's out there about retirement and applying it to their own lives. In general, people seem to base their choices about retirement on what they've seen other people do. So, for example, they'll take their Social Security benefit at age 62, because it's available, and easier to do than to really think about, and plan for, what might be the best choice for **their** retirement.



Q: Your book takes a very holistic approach to retirement readiness – in fact, your first two chapters are not about finances as much as they are about approaching retirement physically, emotionally and mentally healthy.

Mike: I think that you have to have a vision of some sort, and you need to plan for it, just as you planned for home ownership, or your children's education. But I think what happens is that people hit the magic day, and then they flounder. Two years into retirement, they're bored and dissatisfied, and it's because they didn't take the time to prepare for it properly. Money is certainly a big piece of it, but there's more to it than that. You also want to think about approaching your retirement in good health, and mentally sharp, especially if you want a different retirement than spending it in a recliner with the remote. And you need to think about what your goals are and how to achieve them. You don't want to be the person who had a dream to spend retirement traveling the world, and then find that you aren't healthy enough to travel, and that you didn't look at your finances realistically so you can't afford to travel. That's not a dream – that's not even a windmill.

Q: In your introduction, you call "Retirement Readiness" an interactive book, and you include work sheets in five out of your six chapters. What would be the most effective way for your readers to use this book?

Mike: My book is about planning, not about strategy. It's meant to be an eye-opener. The best way to use it is to keep the book, the work sheets and a small notebook handy, and start writing your thoughts down about retirement. Writing things down takes a commitment, and once you start writing, you start to create a plan. I suggest that your partner or spouse do the same, so that you can see where your plans converge and where they differ. You can also use it to set-up a realistic retirement timeline, and use it for budgeting. You may find that you're blowing \$100/week that you'd rather be saving for retirement. It's important to understand your cash flow, and write down where your money's coming from, and where it's going. It can be a hard thing to face, but if you want to spend your retirement volunteering, for example, you have to have enough money to support that. Money is a big piece of your retirement picture, but if you're prepared, it doesn't have to be the only piece.

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Mike Bonacorsi's Keys to Retirement Readiness

1) Plan your dreams together, and live them together.

No matter whether you spend your life with a spouse, companion or partner, each of you have been thinking about what life will be like at retirement. It is important to take the time to plan together, listen to the other person's thoughts, and create a lifestyle that satisfies both visions.

2) Set priorities for your money.

Remember you will not be receiving a weekly paycheck anymore so it is important to know where your money will come from, and how much you will need to live on. Make sure your necessary bills are covered before you set aside your fun money. Getting behind in payments, or sacrificing a necessary expense for a little short term fun is not worth it

3) Stay sharp.

Your brain needs to be exercised regularly just like your biceps, to stay strong. Just because you are no longer working your regular 9-5 job, doesn't mean you have to stop thinking. Continue to keep your brain active, take a class, learn a language, do puzzles, join a book club. All these activities, and there are so many more, will keep your mind sharp and you mentally fit.

4) Stay healthy.

To enjoy your retirement your physical health is as important as your financial health. If you have taken care of yourself up to now it should be easy, if not, make sure you understand your limitations. Make an appointment with your doctor and let him know what you hope to do. Get an evaluation of your health and work with your doctor to determine the correct diet and exercise program to keep you going.

5) Prepare for the unexpected, now.

We may like to think we are immortal and nothing will ever happen to us but we know that isn't true. Should you become incapacitated or pass on, it is important to have a plan in place to direct your affairs according to your wishes, in the most efficient manner. Discussing your plans and creating the documents necessary to carry them out may save time, and money in the future and assure your wishes are met.

6) Use a team.

There are many things to understand and set in place. You can't expect to be an expert in all areas but, you can bring in experts; a financial planner, an attorney, and a CPA can bring their expertise to different subjects.



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