

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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A New Book Offers Invaluable Expertise for the Biggest Financial Decision of Your Life

Bestselling author, CFP®, and finance industry veteran Ted D. Snow wants to show you how to prepare for a happy and financially healthy retirement

Available 3/12/2021

ClydeBank Media is proud to announce the release of their newest personal finance and investing title, *Retirement Planning QuickStart Guide* [978-1636100043, \$24.99]. This is the second book from author, finance industry veteran, and CERTIFIED FINANCIAL PLANNER™ Ted D. Snow, CFP®, MBA. Snow's new book is the culmination of his decades of experience in helping clients manage their finances and prepare for a happy and financially healthy retirement. *Retirement Planning QuickStart Guide* builds and expands on the concepts presented in Snow's *Investing QuickStart Guide*—an Amazon bestseller—while serving as a stand-alone reference for anyone who is feeling uncertainty about life after work.

"No two people plan for retirement in the same way, and that's okay," says Snow. "What's important is that they are planning. My new book is written so that anyone who has apprehension about their financial future can get a handle on their finances and build a plan that works for them."

The transition to retirement is the biggest financial decision that we all have to make. Written in terms that readers of all financial literacy levels can understand, *Retirement Planning QuickStart Guide* is an essential, whether retirement is right around the corner or decades over the horizon.

Retirement Planning QuickStart Guide covers:

- Everything you need to know to get a head start on retirement planning, from the fundamentals of saving for retirement to day-to-day financial planning
- Retirement planning investment strategies, tactics, and techniques that set this book apart from other retirement planning books
- Preparing for retirement at any age (no matter how close or far away your retirement)
- Exactly how to retire from work and into life

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About the Author

Ted D. Snow, CFP®, MBA, is a bestselling author and has been working in the financial services industry since 1987. He has contributed to numerous articles featured in outlets like CNBC, Investopedia, and Forbes.

Ted's first title, *Investing QuickStart Guide*, serves as the most comprehensive guide to investing in the stock market for beginners. While leaning on the expertise from famous books such as *The Intelligent Investor*, Ted expertly weaves age-old investing principles with his own wealth-building philosophy, formed over his thirty-plus-year career in the financial industry. Lauded as one of the best investing books for beginners, *Investing QuickStart Guide* has empowered thousands of people around the world to take control of their own financial destiny and achieve financial freedom in their lives.

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ABOUT THE BOOK:

The future is often filled with fear and uncertainty. Fortunately, your retirement doesn't have to be. Managing your finances, preparing to transition out of the workforce, and ensuring that your money is working as hard as possible to make your golden years sparkle can be overwhelming. *Retirement Planning QuickStart Guide* cuts through the chatter to help orient you on your journey to retirement with financially sound money management strategies, practical tips, and a thorough look at what it takes to prepare for a retirement worth looking forward to.

Using the guidance and insight provided in this book, anyone, at any stage of their career, can find the answers they're looking for to prepare for a comfortable, satisfying, and financially secure retirement. Whether retirement is right around the corner or still decades over the horizon, you deserve a retirement that's a fitting reward to a lifetime of hard work. This book is your essential companion.

ABOUT THE AUTHOR:

TED D. SNOW, CFP®, MBA, is a 34-year veteran investor, money manager, and author of the #1 best-selling *Investing QuickStart Guide* from ClydeBank Media. His written work has been featured in Forbes, U.S. News & World Report, Kiplinger, Yahoo! Finance, CNBC, Investopedia, and the Suit.

In addition to being a CERTIFIED FINANCIAL PLANNER (CFP)®, Ted is also a former adjunct professor at the University of Dallas, Graduate School of Management. He holds Series 6 and Series 63 Uniform Securities licenses, a Series 7 General Securities license, and a Group I Insurance license. He's a recipient of the Five Star Professional Wealth Manager Award from *Texas Monthly*.

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A LOOK INSIDE THE BOOK

Contents

INTRODUCTION.....	1
My Story—My "Why".....	2
How Giving Changed My Practice and My Life.....	4
When to Start Retirement Planning.....	5
Retirement on Purpose.....	7
The Fit Retiree.....	8
Manage Your Money, Don't Let It Manage You.....	9
How This Book Is Organized.....	14

PART I – DESIGNING YOUR RETIREMENT

1 KEY RETIREMENT ACCOUNTS.....	21
Key Retirement Accounts to Start Building Now.....	23
401(k) Plans.....	23
Individual Retirement Accounts.....	30
Health Savings Accounts.....	35
On Your Own or with an Advisor?.....	37
2 INVESTMENT STRATEGIES.....	41
Inflation.....	42
Longevity.....	44
Stocks and Bonds.....	45
Mutual Funds and Indexes.....	53
Exchange-Traded Funds.....	55
Real Estate Investments.....	55
3 INSURANCE.....	59
Disability Insurance.....	61
Life Insurance.....	67
Long-Term Care Insurance.....	71
Property and Casualty Insurance.....	75
4 UNDERSTANDING YOUR RETIREMENT NEEDS.....	79
Calculating Expenses.....	79
Building a Retirement Budget.....	83
Calculating Your Life Expectancy.....	85
Life After Work.....	87

5 ACCELERATING YOUR RETIREMENT TIMELINE.....	89
The Origins of the FIRE Movement.....	90
Who Are the FIRE Proponents?.....	91
Downsides of the FIRE Lifestyle.....	93
Lessons from the FIRE Movement.....	94

PART II – TRANSITIONING INTO RETIREMENT

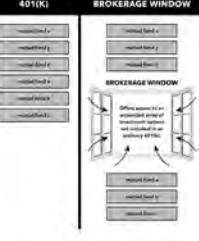
6 SOCIAL SECURITY AND PENSIONS.....	99
Social Security—Its History and (Not So Certain) Future.....	100
When and How to File for Social Security.....	103
Pensions.....	110
7 ANNUITIES.....	119
Fixed, Indexed, and Variable Annuities.....	121
Immediate and Deferred Annuities.....	123
Choosing the Right Annuity.....	125
8 REAPING THE REWARDS.....	129
Making Portfolio Withdrawals.....	131
Generating Cash Flow with Real Estate.....	136
Is It Too Late to Start My Own Small Business?.....	140
9 FRAUD.....	145
Cybersecurity.....	147
Other Forms of Fraud.....	151
10 MANAGING YOUR PORTFOLIO.....	155
Asset Allocation.....	156
Tax Planning.....	165

PART III – LIFE AFTER RETIREMENT

11 RETIRING FROM WORK AND INTO LIFE.....	171
Purpose, Passions, and Plans.....	173
Choosing a New Career.....	178
Learning.....	180
Travel.....	182
Location Independence.....	183

INVESTMENT OPTIONS

ORDINARY 401(K) vs. 401(K) WITH A BROKERAGE WINDOW



Individual Retirement Accounts

If you don't have access to a 401(k) plan at your employer, you can still contribute to an IRA. The IRA is a tax-advantaged account that allows you to invest in a wide range of assets, including stocks, bonds, and mutual funds. You can contribute up to \$6,000 per year (\$7,000 if you're 50 or older).

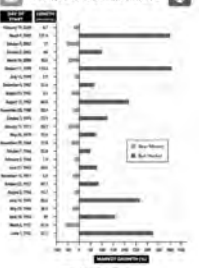
EARNED INCOME

INCLUDES vs. EXCLUDES

- INCLUDES:** Wages, Salaries, Tips, Bonuses, Commission, Money earned through self-employment.
- EXCLUDES:** Rental property, Dividend, Child support, Social Security, Unemployment benefits, Interest and dividends.

Many investors like IRAs because they allow them to diversify their investments. You can invest in individual stocks, bonds, and mutual funds. You can also choose to invest in a target-benefit pension plan or a profit-sharing plan. The IRA is a great way to build your retirement savings.

BEAR AND BULL MARKETS



The key to surviving a recession is to avoid making panic decisions. Instead, focus on your long-term goals and stick to your investment strategy. Diversification is key to reducing risk.

Bill and I have been in the market for over 30 years. We've seen many market downturns, but we've always come out on top. The key is to stay invested and not panic. We've also learned the importance of diversification and the power of compounding.

The key to the U.S. economy is innovation. The U.S. has a long history of innovation, and it's likely to continue. The U.S. is a land of opportunity, and it's a great place to live and work.

YOUR BASE NUMBER

The 10% rule is a good starting point for determining your base number. It's a simple way to estimate your retirement needs.



The 10% rule is a good starting point for determining your base number. It's a simple way to estimate your retirement needs. You can adjust the rule based on your specific circumstances.

Term Life Insurance

Term life insurance is a type of life insurance that provides coverage for a specific term, usually 10, 20, or 30 years. It's a good option for people who need life insurance for a limited period.

Term life insurance is a type of life insurance that provides coverage for a specific term, usually 10, 20, or 30 years. It's a good option for people who need life insurance for a limited period. The cost of term life insurance is generally lower than permanent life insurance.

A divorce is a major life event that can have a significant impact on your financial future. It's important to consult with a financial advisor to help you navigate the process.

INITIAL ENROLLMENT PERIOD (SEP)



If you have already enrolled in Medicare, you may be able to enroll in a Medicare Advantage plan. These plans offer additional benefits and coverage than traditional Medicare.

If you're having trouble understanding your Medicare options, you can contact your local Social Security Administration office for help.

Medicare is a federal health insurance program that provides coverage for people aged 65 and older. It covers medical services, hospital care, and prescription drugs. There are different parts to Medicare, and you can choose which ones you want to enroll in.

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TED D. SNOW CFP®, MBA



A LEADING AUTHORITY ON PERSONAL FINANCE, INVESTING, & WEALTH MANAGEMENT

TED D. SNOW, CFP®, MBA, has been working in the financial services industry since 1987. He has contributed numerous articles featured in outlets like CNBC, Investopedia, and Forbes. Ted has appeared twice on *D Magazine's* Best Financial Planners in Dallas list. He is the founder of Snow Financial Group LLC and holds an MBA in financial planning from the University of Dallas, where he graduated magna cum laude. Ted and his wife Mary live in the greater Dallas metro area.



MEDIA APPEARANCES

View Ted Snow's media appearances:
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EXPERIENCE:

- Master's degree in financial planning from the University of Dallas 1995
- Adjunct professor at the University of Dallas Graduate School of Management (1999–2007)
- Bachelor's degree in finance from Utah State University 1986
- Named in the article "Best Financial Planners in Dallas" as seen in *D Magazine*
- Named in the "Guide to America's Top Financial Planners" annually since 2005
- Has been in the financial services profession since 1987

TED D. SNOW, CFP®, MBA, is the author of the *Investing QuickStart Guide* and *Retirement Planning QuickStart Guide*. He is also the founder of Snow Financial Group:
<http://www.snowfinancialgroup.com>

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ABOUT CLYDEBANK MEDIA

WHO WE ARE

ClydeBank Media is a multimedia publishing company meeting the demand of beginners everywhere with our unique QuickStart Guides™: simplified learning content that is available when and where readers need it. This allows our customers to learn on their own schedule, in their own time, and in their own way. We believe that access to the right information is the key to success. That's why we're committed to providing high-quality, easily understandable, reliable information to our customers through the web, print books, e-books, and audiobooks.

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OUR LOCATION

Our team of dedicated researchers, writers, editors, and designers is based in Albany, New York.



OUR MISSION

Our mission is to provide highly accessible, affordable, accurate, and high-quality information to a modern global audience.

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