

FINANCIAL PLANNING EXPOSED™ OVERCOMING MYTHS TO CREATE A SECURE FUTURE



MARGIE SHARD, CFP®

Financial Planning Exposed Overcoming Myths To Create A Secure Future

F Rizvi



Financial Planning Exposed Overcoming Myths To Create A Secure Future:

Financial Planning Exposed Margie Shard, 2014-12-01 We are in a time where people need financial planning more than ever Life expectancy is longer medical bills are higher social security is in a dire state and consumer debt is out of control We are in a time where interest rates are still low but will start to climb This causes a chain reaction in bond prices declining People generally throw their safe money into bonds and it will no longer be so safe The stock market just went through one of the worst bear markets to date and not everyone has recovered Pensions are getting rarer and those who still have pensions are now getting buy out options Some people lost their pensions due to failure of companies and mismanagement Individuals are scared to invest in their retirement plans through work because they don't understand them People need planning more than ever Yet most people who work with a financial advisor aren't getting planning but believe that they are They are given unrealistic expectations by their advisors because the advisors aren't looking at the entire picture Mistakes are being made and opportunities are being lost However this can be stopped This book will discuss common myths that are adding to the financial dilemma's individuals experience and give real life stories about these myths It will also clear up the big difference between financial advisors which most individuals have vs financial planners which most individuals believe they have After reading this book you will understand what kind of financial professional you are working with and what you need to be discussing and expecting when planning your pre and post retirement life **Way to Success** ARTUR

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