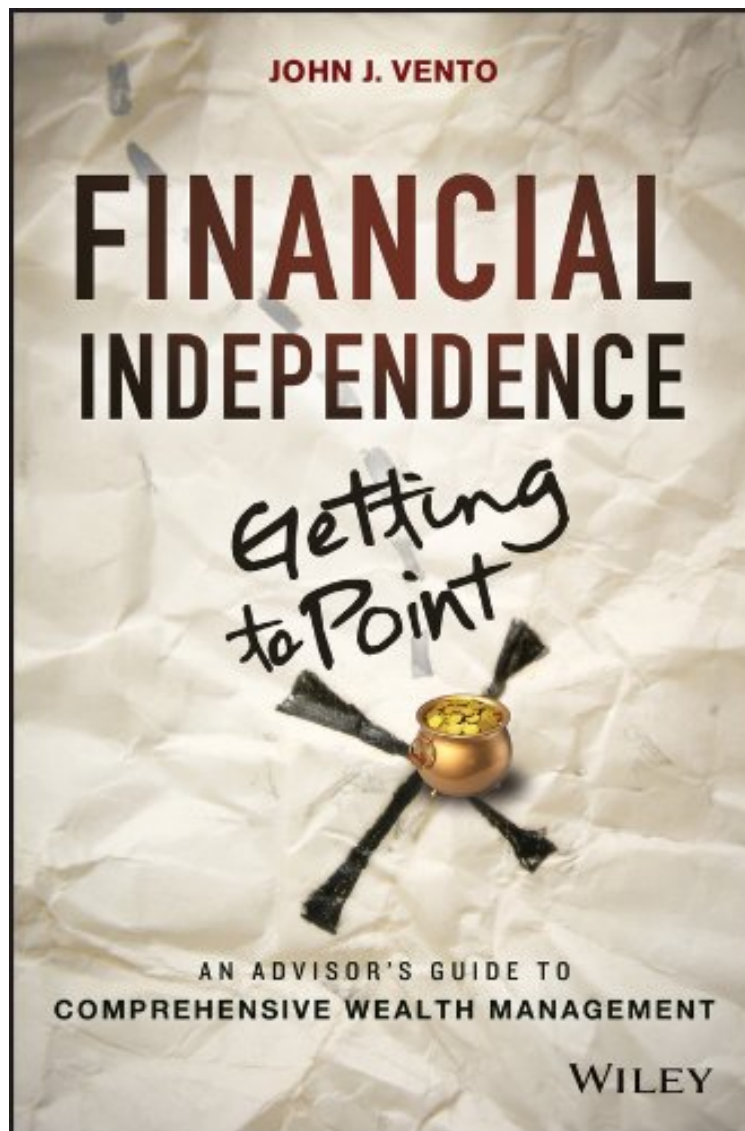


Financial Independence (Getting to Point X): An Advisor's Guide to Comprehensive Wealth Management

John J. Vento

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John J. Vento : Financial Independence (Getting to Point X): An Advisor's Guide to Comprehensive Wealth Management before purchasing it in order to gage whether or not it would be worth my time, and all praised Financial Independence (Getting to Point X): An Advisor's Guide to Comprehensive Wealth Management:

2 of 2 people found the following review helpful. What a great read!By Cazador de ChupacabraI consider myself a financial idiot. I focus more on work and making lots of money, but I don't have a clue how to manage it. This book is

an easy read for the financially illiterate like me. I especially appreciate the way the author broke up the chapters so you can read the parts that pertain to you most. I went back and read all of them anyway, and it was well worth it. I think if you are in your 20's and making money for the first time you should definitely read this. If you are well established but don't have a sound retirement plan ahead of you, you must read this. Just buy the damn book, you won't regret it. 0 of 0 people found the following review helpful. the absolutely Best, "All in One" Personal Finance book ever written. By far, the absolutely Best, "All in One" Personal Finance book ever written. This should be mandatory reading for ALL adults, especially young adults who fail to receive any financial literacy training in any school. The best quote, "Wealthy people focus on accumulating investment assets (to generate job replacement income), while the middle class and the poor focus on increasing their standard of living based on their cash inflow." Understand this one sentence and you're on your way to getting out of the Rat Race. 1 of 1 people found the following review helpful. Great book. By Ben I work for a company that does a lot of finance work and has been developed through Nobel prize winning research. This book nailed everything we seem to follow and added a lot more to do with the personal finance side of things as well. Great book and I would recommend it to everyone, especially those younger and just starting out.

Discover the ten key issues to achieving your financial goals and how to use them to realize your dream of financial independence. From saving to purchase a first car, to putting kids through college to planning for retirement, to preserving your estate for your loved ones, our financial goals change from one stage of life to the next. While those goals and the challenges we face in achieving them may differ, all of them have certain things in common. Saving, budgeting, managing debt, minimizing taxes and living within your means. These are a few of the 10 Key Wealth Management Issues which come into play (to varying degrees) when working toward specific financial goals. But there's one goal for which success relies on all ten keys coming together in perfect harmony: financial independence, also known as "Point X." No matter how you define it—whether it's a retirement income of \$25,000 a year, or an estate worth \$250 million—your future financial independence requires that you deal effectively with all ten key issues. And now this book shows you how to get it done, along with the guidance of a trusted advisor. Supplies you with a complete roadmap for arriving at "Point X," financial independence with key milestones and important twists and turns clearly defined. Identifies the 10 key wealth management issues and offers priceless advice and guidance on negotiating each on your road to financial independence. Provides you with both success and failure stories so you can learn from others' real life experiences. Provides you with tax planning facts and strategies within the wealth management issues that will show you how to minimize your most significant expense and at the same time maximize your savings on the road to your "Point X."

From the Inside Flap: From saving for a first car to putting kids through college to planning for retirement and preserving an estate for loved ones, a person's financial goals change from one stage of life to the next. While those goals and the challenges faced in achieving them may differ, all of them have certain things in common. Saving, budgeting, managing debt, taxes, and living within one's means—these are some of the Ten Key Wealth Management Issues that come into play, to varying degrees, when working toward specific financial goals. But as top New York City wealth manager and financial advisor John Vento clearly shows in this one-of-a-kind guide, there is one goal for success that relies on all Ten Keys coming together in perfect harmony: financial independence, or what he calls "Point X." Why "Point X"? Because, as everybody knows, "X" always marks the spot on old treasure maps where the treasure is buried. And because, as John explains, each of us, regardless of our stage in life or income level, has our own buried treasure—our potential for achieving the financial independence we want and deserve. In *Financial Independence: Getting to Point X*, John supplies you with the knowledge and tools you need to find your own Point X and unlock your potential for financial independence—no matter if you define financial independence as a guaranteed retirement income of \$25,000 a year, or an estate worth \$250 million. Packed with need-to-know facts and proven financial planning, investment, and tax strategies, along with valuable checklists, sample financial plans, financial self-evaluations, and other valuable tools, *Financial Independence: Getting to Point X*: Supplies you with a complete road map for arriving at Point X, with key milestones and all the important twists and turns along the way clearly defined. Identifies the Ten Key Wealth Management Issues and offers priceless advice and guidance on negotiating each on the road to financial independence. Explains how the Ten Key Issues are interrelated and why the way you deal with any one can have a big impact on how you'll have to deal with the others. Features fascinating, real-life stories of success and failure that offer an opportunity to learn from the experiences of others of all walks of life and tax brackets. Delivers tax planning facts and strategies that demonstrate how to minimize your number-one most significant, ongoing expense, while maximizing savings. Written by an expert with decades of experience helping people of all walks of life realize their dreams of financial independence, this book arms you with the knowledge and tools you need to get to your Point X—the point at which you no longer have to work for your money but where your money works for you. From the Back Cover: Praise for *Financial Independence: Getting to Point X* provides readers

with practical action steps to make progress in addressing their goals. The book not only provides a road map, but also includes real examples of how to implement the strategies based upon your situation. A must-read for everyone who wants to educate themselves with a practical approach to identifying and pursuing their goals."mdash;Roger Ochs, President and CEO, H.D. Vest Financial Services"A critical read dealing with one of the most dangerous threats to our nation and its citizensmdash;financial literacy. No matter where you are in your financial life, you will find this book contains advice and wisdom that is timeless."mdash;Sarano Kelley, founder, The Kelley Group"The book is an excellent resource for anybody, whether just entering the business world or you need an explanation that is understandable. The case studies are informative and really summarize the chapters. I know that I will recommend it to my students in my practice management program."mdash;Dr. Eric S. Studley, Associate Clinical Professor, G.P. Director, Director of Practice Management, Director of Ergonomics, New York University College of Dentistry"Financial Independence is simply a must-read! John Vento has done a marvelous job in providing the necessary up-to-date tools needed by all Americans of all ages in fulfilling their dreams. This book is written in simple language and offers definitions, anecdotes, tips, guidance, and solutions to life-cycle's financial issues and concerns. Bravo John!"mdash;Mary L. Lo Re, PhD, Chairperson, Department of Business Administration, Professor of Finance, and Periclean Leader, Wagner College"John Vento has done a terrific job in providing practical insights and sound advice about the pathways to achieve financial independence. This book should be on the 'must-read' list for anyone seeking insight into comprehensive wealth management in these difficult economic times. I applaud him for his thoughtful approach to the subject."mdash;Dean L. Balsamini Sr., Director, Small Business Development Center, College of Staten IslandAbout the AuthorJOHN J. VENTO is the President and CEO of the certified public accounting firm, John J. Vento CPA, P.C., and the certified financial planning firm of Comprehensive Wealth Management, Ltd. Mr. Vento is a New York State Certified Public Accountant (CPA), holds a Master of Business Administration (MBA) in Taxation, and is a Certified Financial Planner (CFP). Today, after nearly three decades, Vento's practice concentrates on servicing more than 200 small-to-midsize businesses, and more than 1,000 individuals. His organization is focused on professional practices, high net-worth individuals, and those committed to becoming financially independent.John has been ranked among the most successful advisors of a nationwide investment service firm and has held this distinction since 2008. He has been an adjunct professor at St. Francis College as well as Wagner College. He has been the keynote speaker at various seminars and conferences throughout the United States that focus on tax and financial strategies that create wealth. He also lectures on investing and financial planning throughout New York City as part of the New York Public Library's initiative on financial literacy.