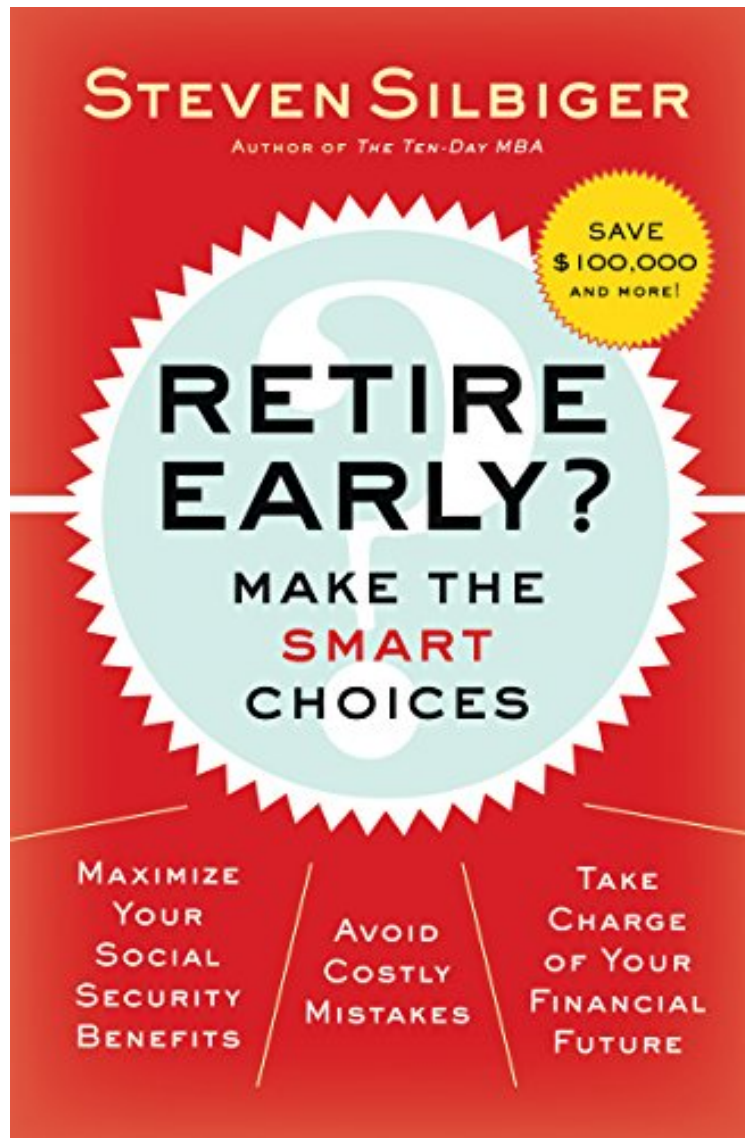


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Retire Early? Make the SMART Choices: Take it Now or Later?

Steven A. Silbiger

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Steven A. Silbiger : Retire Early? Make the SMART Choices: Take it Now or Later? before purchasing it in order to gauge whether or not it would be worth my time, and all praised Retire Early? Make the SMART Choices: Take it Now or Later?:

6 of 7 people found the following review helpful. Narrow audience - Useful only if you are near retirement
By information seeker
I bought this book hoping to prepare for retirement, and was disappointed. This book is most useful for people who have already planned for retirement and are nearing retirement age, especially baby boomers with traditional retirement plans. The book devotes much time to Social Security and pensions that are mostly gone in

today's workforce environment. It is useful if you are close to retiring and wonder how much it will cost you to do so early, but if you are trying to learn how to plan for a retirement and learn how to maximize your portfolio, look elsewhere. I imagine that for a small group of people this book might be very useful. However, I cannot think of anyone to pass it along to, since even the baby boomers I know would find this information to be too late to help them change their retirement plan. It is probably helpful for understanding Social Security benefits if you are one of the lucky ones who can collect them in the near future. If you are more than 10 years from eligibility, I doubt the same rules will apply, assuming Social Security isn't bankrupted by the boomers first.

7 of 7 people found the following review helpful. Excellent Guide
By Lawrence J. Epstein
This is a crisply-written book of useful information that helps people ponder a variety of really important questions about retirement. Some retirement books are unclear, but this one is written with absolute clarity. It is an excellent guide for people carefully stepping toward retirement.

6 of 7 people found the following review helpful. PLAN NOW....BENEFIT LATER
By Gary
This book is an easy read and explains what you need to do to get to your financial retirement goals. The most important thing I took away from this book is that I can't be complacent about planning for my future. I must do the necessary research to make sure that I've done the appropriate planning. There are many more factors that I found out that I need to take into consideration than I had realized. Just contributing to my 401K is not enough. I also need to figure out how much money I need at different ages of prospective retirement and how my family health history might impact my decision of when to retire. All these things are fully explained in the book and more. Perfect for all, no matter what stage of retiring planning you are in.

Are You Considering Early Retirement? Do You Know Someone Who Is Considering This Momentous Decision? With *Retire Early? Make the SMART Choices*, Steven Silbiger, CPA, offers a short guide to the big issues of retirement planning—packed on every page with detailed, step-by-step advice. Choosing when to retire is one of the most important—and overlooked—decisions we will make about our lives. Silbiger, author of *The Ten-Day MBA*, has written the first guide that untangles the complicated issues surrounding early retirement, based on careful research about the money pitfalls retirees and near-retirees face. He delivers an understandable roadmap that demystifies the confusion about Social Security benefits, and clarifies the choices for anyone considering when and how to retire.

Are you thinking about getting the early Social Security check? It can be tempting, but for many this can be a foolhardy decision. For others, it makes perfect sense. Making the smart choice about when to retire can make a \$100,000 difference for an individual and \$200,000 for a couple. Silbiger guides readers through the key variables that affect the decision to elect early Social Security retirement benefits: What are your early benefits and penalties? How's your health? Are you married? Are you planning on working while retired? What are your cash needs during retirement? By getting a grip on how to manage our investments, cash flow, and real estate, Silbiger shows how we can put thousands of dollars more into our pockets every year. He addresses vital questions about money and retirement that include: Tapping your nest egg for retirement; how to make ends meet? Which retirement investments are for you? Are you prepared to fend off scam artists? Through it all, you'll meet everyday people who have faced the early retirement question and learned how to make the smart choices. Silbiger provides the tools, worksheets, and assessments to avoid costly mistakes, take charge of your financial future, and choose the path to a secure, happy retirement.

From *Booklist* Marketing executive Silbiger sets out to provide information on retirement choices that he contends is not available elsewhere. Many Americans do not understand the changes and choices surrounding early retirement; hence, the author answers questions and highlights errors in decision making that could cost singles \$100,000 and even more for married couples. With case studies, charts, and worksheets, he provides a road map for electing early retirement, addressing key issues such as determining actual benefits to be received, penalties for early retirement, tax and health considerations, marital status, and cash needed for retirement. He also considers the issue of Social Security insolvency and offers numerous ideas for preventing its demise. We learn that making good retirement decisions can mean the difference between a happy retirement and one on limited means. With the baby-boomer generation poised for retirement and many considering early retirement, a wide range of library patrons will find this concise and thoughtful book a valuable resource.

Mary Whaley
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About the Author
Steven Silbiger, MBA, CPA, is a senior director of marketing at Plymouth Direct with a gift for communicating sophisticated financial and business issues in the clearest manner possible. More than 400,000 copies of his acclaimed book *The Ten-Day MBA* have already been sold. A top-ten graduate of the Darden Graduate School of Business at the University of Virginia, Silbiger lives in Philadelphia with his family.