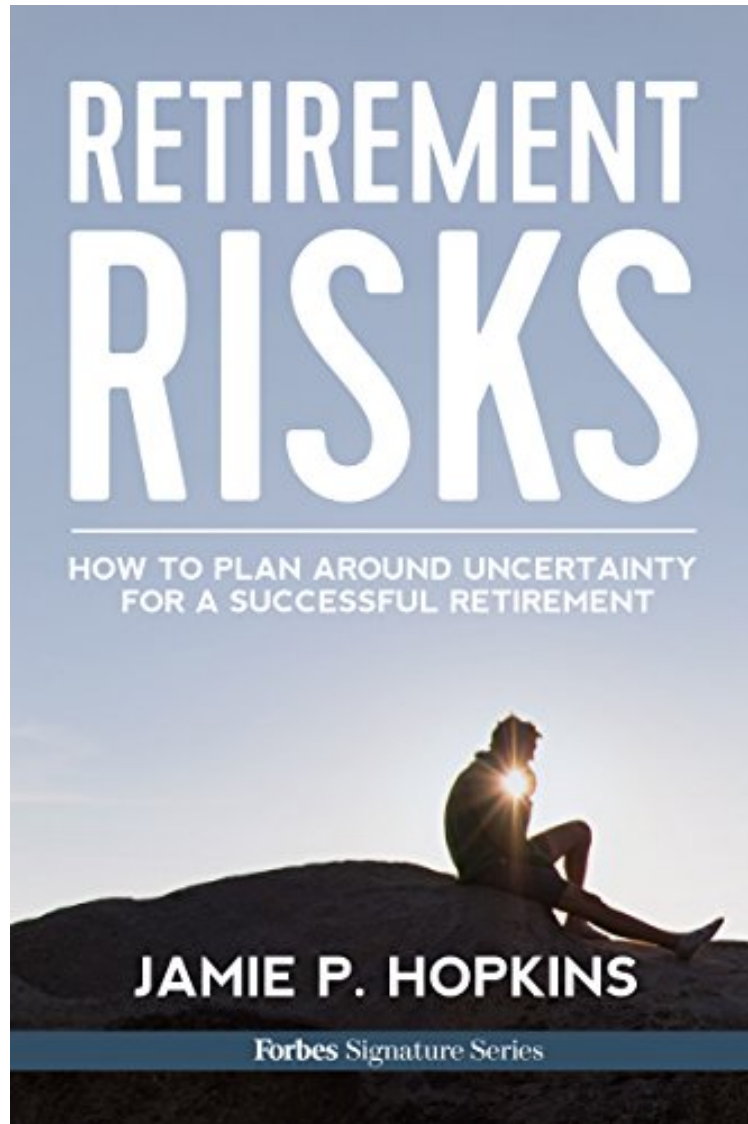


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Visualizing your retirement by closing your eyes and thinking of palm trees and sunshine is easy. Planning the correct steps to get there is an altogether different task. Author Jamie Hopkins writes, "Retirement planning is like shooting a moving target in the wind. Your retirement goals will continue to evolve throughout your life, while the tools, laws, risks and techniques available to you will also continue to change over time." Because of these factors, being proactive in understanding the risks associated with planning for retirement is crucial. People with solid financial plans accumulate nearly 250% more retirement savings than those without a financial plan in place. This book focuses on helping those people who are just starting to get serious about saving for retirement, as well as those who are nearing retirement. Learn how to develop your own personal retirement framework and increase your understanding of the potential pitfalls along the way.