

Here are some of my favorite retirement financial resources:

1. **Taking the Mystery Out Of Retirement Planning** (2012) - This is a financial publication that was developed by the U.S. Department of Labor, Employee Benefits Security Administration (EBSA), and its partners. It is available **FREE** on the internet at www.dol.gov/ebsa or by calling 1-866-444-3272. If someone will take the time to complete the series of financial worksheets in the booklet, they will have an excellent plan for their financial future before and after retirement.
2. **The Elements of Investing** (2010) - Burton G. Malkiel (*A Random Walk Down Wall Street* - An investing classic, but pretty complex) and Charles D. Ellis (*Winning the Losers Game*) have collaborated to produce very simple explanation of the rules and principles you need to know for successful investing.
3. **The Buckets of Money Retirement Solution** (2010) – Raymond J. Lucia – I have come to believe that we need to consider our retirement savings, not as a lump-sum amount, but rather than as separate ‘buckets’ that we invest in different assets based on our retirement timeline. This book describes that process in detail and I strongly recommend you find a financial advisor that believe in a similar approach.
4. **The Four Pillars of Investing** (2002) - William J. Bernstein - Yes, this book gets deep really quick, but what would you expect from a man who has M.D. and PhD. after his name. The good news is that he provides chapter summaries that are very readable. Best book I have read about understanding the history and process of investing. By the way, if you have not read Bernstein's, *The Investor's Manifesto - Preparing for Prosperity, Armageddon and Everything in Between* (2010) , make sure to get it on your reading list.
5. **The Bogleheads' Guide to Investing** (2006) - Taylor Larimore, Mel Lindauer, Michael LeBoeuf - Even if they are John Bogle groupies, they have written a wonderfully simple book on a variety of investment topics.
6. **All About Asset Allocation** (2006) - Richard A. Ferri - This is again, a very simple explanation of having diversification (asset allocation) in your investment portfolio. Most investment advisers say that the proper asset allocation and re-balancing have a greater impact on your investment returns, than the actual stocks/mutual funds that you select. The book uses key concepts and chapter summaries to keep the reader on track, and also provides suggested asset class portfolio's for investors who are at different life stages or levels of risk tolerance.
7. **The Complete Guide to Investing in Index Funds** (2009) - Craig W. Baird - Prior to finding this book I was recommending, *All About Index Funds*, by Richard A. Ferri. Very similar information , but I like diversification in my authors. Well written, easy to read and digest.
8. **The Smartest Portfolio You'll Ever Own** (2011) - Daniel R. Solin (*The Smartest Retirement Book You'll Ever Read*, *The Smartest 401(k) Book You'll Ever Read*) - Brilliant marketing titles, but the books actually deliver. Again very basic, but important information. Very short chapters, 2-4 pages each, but that makes it easy to read.

9. **Yes, You Can Still Retire Comfortably** (2005) - Ben Stein and Phil DeMuth - You are either a fan of Ben Stein or not, but I really like Ben because he believes in the same conservative investing strategies that I do, and he can make financial stuff funny and enjoyable to read. They have written several other books together, but my other favorite is, *Yes, You Can Get A Financial Life*, which I recommend the people in my seminars buy for their young adult children.

10. **The 7 Most Important equations For Your Retirement** (2012) – Moshe A. Milevsky – The fascinating people and ideas behind your retirement income. The title sounds intimidating, but if you will just ignore the actual equations and focus on the truths contained in them, this book is a treasure house of valuable information.

Lastly, I wanted to mention a resource (**Virtual Stock Exchange**) that is not a book, but a website; <http://www.vse.marketwatch.com>. I used to believe that everyone could do their own financial planning, because if they would follow the advice contained in the above book recommendations, they would find investing to be very, very simple. However; I now realize that many people do not have the emotional makeup to deal with that type of anxiety. For others though, this market simulation tool allows them to invest their money without any risk. Thus, after reading some of the above books, a person could decide to invest their money in certain index funds, etc., and then see, over time, how their returns compare to that of their financial planner. That is what I did before I had the guts to go cold-turkey and do my own investing.