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To truly be successful, today’s financial advisor must strike the right balance between effectively engaging with his or her clients and finding meaningful ways to maintain their financial security. By framing your mission in this way, you can help your clients clarify their vision, build a plan to achieve it, and manage that plan so they stay on track. Nobody understands this better than authors Timothy Noonan and Matt Smith—two seasoned financial professionals with over five decades of combined experience working in the asset management business. And now, in Someday Rich, they show financial advisors with clients who are rich, or have the opportunity to become rich, how to sustain a client’s desired lifestyle to, and through, retirement. Engaging and informative, Someday Rich provides the context, description, and implementation suggestions for the Personal Asset Liability Model—a process that will allow you to determine a client’s funded status relative to their future spending needs as well as develop and monitor their investment plan accordingly. While the methods in the Personal Asset Liability Model may not have been practically accessible to past advisors with a large number of clients, this model now brings together the technical methods to answer important client questions in a way that is feasible and includes the communication strategies that can make the delivery of the advice model more effective. Along the way, this reliable resource discusses the business of giving good advice and addresses how to incorporate these steps into a client engagement road map. Insights on various other issues associated with this discipline are also included, such as how to develop client trust and deliver personalized service when you have so many clients, and contingency risks—life, health, disability, and long-term care—that need to be considered in the financial planning process. And in later chapters, single-topic essays, contributed by experts in the financial planning field, cover issues ranging from target date funds and the investment aspects of longevity risk to modern portfolio decumulation. Building more valuable relationships with your clients is a difficult endeavor. But with Someday Rich, you’ll discover what it takes to achieve this goal as you put them on a path to a sustainable financial future.

Questo volume si focalizza sul processo consulenziale di pianificazione globale del patrimonio e quindi sull’insieme dei prodotti e servizi finanziari e non finanziari che le strutture di Wealth Management offrono agli investitori High Net Worth (HNW). Vengono descritti in dettaglio i principali servizi Wealth che prendono avvio dalla puntuale comprensione dei bisogni del cliente e del suo nucleo familiare, per soddisfare così le sofisticate esigenze di lungo periodo.

Unlike most retirement planning and lifestyle books that focus on investing—or at the other end of the spectrum, on how to get the senior discount on a Grand Slam Breakfast at Denny’s—this new book from Jeff Yeager, America’s favorite cheapskate, makes the compelling case that you can have a joyous, worry-free retirement by merely spending smart and focusing on what you truly want and expect out of retirement. Combining Yeager’s loveable humor and offbeat anecdotes that have garnered him an ever-growing fan base, *How to Retire the Cheapskate Way* shares with readers hundreds of retirement secrets and tips, including: •How to Simple-size Your Way to a Better Retirement •The 20 Secret Cheapskate Principles for Retiring Comfortably on Less...Maybe Even on Social Security Alone •How to Survive the Medical Maelstrom (without resorting to DIY surgery at home) •Plus Dozens of Fun Ways to Both Earn a Little Extra Income During Retirement and Painlessly Cut Your Expenses Yeager, who serves as the official “Savings Expert” for AARP and its 40+ million members, weaves together both everyday practical tips and life-changing financial strategies with the real life stories of frugal retirees as well as people of all ages who are working toward a better, earlier, happier retirement: The Cheapskate Way.

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