

Traditional pensions—in which retirees were guaranteed an income for life—are a thing of the past. They've been replaced by 401(k) and IRA plans that shift the burden of building and managing a retirement nest egg to the employee. And most of us are woefully unprepared to handle this responsibility.

That's where **Your Nest Egg Game Plan** comes in. It provides an easy-to-implement framework to design an investment program that will provide the benefits of a traditional pension plan—while offering the flexibility that retirees and pre-retirees demand. Rather than touting individual stock picks, painting doom or gloom scenarios, or focusing on “the number,” the authors take a broad look at all aspects of investing and income generation. They expose many of the fallacies perpetuated by financial advisors, mutual fund companies, insurance companies, and the Wall Street media.

Your Nest Egg Game Plan replaces fear and uncertainty with intelligence and insight, and helps individuals tailor an investment and retirement strategy to fit their unique needs. In light of the global market meltdown of recent years, this book is both timely and timeless.

PRAISE FOR
YOUR NEST EGG GAME PLAN

“This delightfully readable book comes at the right time. As traditional pension plans continue to be frozen, 401(k) and IRA plans melt down, and many investments are exploding, the authors do a wonderful job of focusing attention on how to transition your financial assets into lifetime income.”

—MOSHE A. MILEVSKY, PH.D., finance professor, York University

“Competing needs and emotional decision-making often hinder wise retirement planning. **Your Nest Egg Game Plan** steers you through these shoals, while providing sound data for people trying to managing their saving, spending, and investing. This book is a thoughtful and valuable guide for anyone preparing for retirement or trying to guarantee their income during their retirement years.”

—JANE BRYANT QUINN, author, *Making the Most of Your Money NOW* and *Smart and Simple Financial Strategies for Busy People*

PHIL FRAGASSO has spent more than 20 years in the financial services industry and currently serves as President of I-Pension LLC, an innovative registered investment advisory firm. His diverse experience has one common element: a focus on translating complicated subject matter into language that is simple and understandable. He lives in Wellesley, Mass.

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PHIL FRAGASSO | CRAIG L. ISRAELSEN

“Craig gets what so many investment writers miss—that if investors don't succeed, then all of the wizardry of Wall Street is for naught.”

—DON PHILLIPS, managing director, Morningstar, Inc.

YOUR
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GAME PLAN



HOW TO GET YOUR FINANCES
BACK ON TRACK AND CREATE
A LIFETIME INCOME STREAM

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