



FINANCIAL SECURITY
PLANNING SERVICES, INC.SM

Updates from Paul at Financial Security Planning Services
Summer 2013

For many, summer is a time for travel, family fun, and relaxation. Often, retirement is viewed in a similar light. But for others, both summer and retirement remain periods of intense focus and continuing productivity. For instance, a growing number say they'll retire **after age 65** and 70% of all workers plan to labor at least part time after quitting their careers, reports the non-profit Employee Benefit Research Institute.

Living longer, we are also working longer. Working at something we enjoy has also been linked to physical and mental wellness in later years. Please read the article below for insights on some of the financial, as well as emotional aspects of preparing for retirement. It's never too early to think about it.

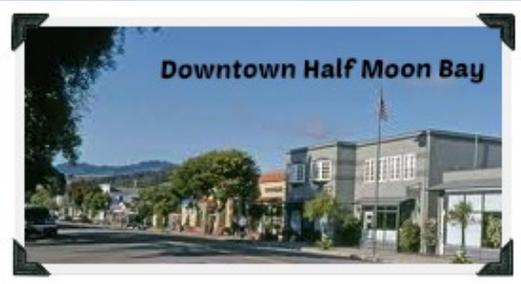
"It's only work if you'd rather be doing something else." -- Scottish proverb

Retirement: It's never too early (or late) to plan
The Five Stages of Retirement

Retirement is a life-changing event. After spending years looking forward to it, many people aren't sure what to do with themselves when retirement finally arrives. Without the everyday routine and social outlet that work provides, it's easy to feel a little lost. Preparing for the inevitable changes that retirement brings can help you make a smooth transition into this new stage of life.



~ [Click here to read the full article](#) ~



Firm Office Opening in Half Moon Bay

I am pleased to report that we are creating a firm presence on the Peninsula in the historical coastal town of Half Moon Bay.

To serve clients and prospective clients who live or work south of San Francisco, we are establishing an office of convenience located just off of the town's Main Street.

Half Moon Bay is 20 minutes south of San Francisco at the intersection of Highways 1 and 92. For our next appointment, you can consider meeting with me in either Corte Madera or Half Moon Bay. It will be a pleasure to meet you at either location.

Thank you. ~ Paul

Sincerely,

Paul S. Bonapart, JD, RFC, AIF®, President

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