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BOOK RELEASE

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On Wednesday September 2<sup>nd</sup> at O'Tooles Pub in Libertyville, The Tranel Financial Group will be having a private celebration for the release their new book Sunny Side Up: A Guide to Cracking Open Your Retirement Nest Egg; written by Roch Tranel and Ben Pahl.

For most baby boomers and their parents, the American Dream was a house, one or two cars, and 2.5 children. We planned to work until age 65, and then magically live our Golden Years happily ever after on Social Security and a generous company pension.

The truth today is that one in four Middle Class Americans will run out of money during retirement.\* “What is even more alarming is that one-third, do not contribute even one cent to a retirement plan”, according to the CEO of The Tranel Financial Group and co-author of Sunny Side Up, Roch Tranel. Authors, Roch Tranel and Ben Pahl have 40 plus years of combined experience as financial advisors. They are passionate about helping clients navigate the ever-changing landscape of financial planning.

Sunny Side Up offers an innovative, refreshing approach to generating income from retirement savings. This book explores and explains many of the common emotions and fears investors may face as they manage their finances during their golden years. There are three concepts that are critical, yet often misunderstood by most retirees: time horizon, sequence of returns, and dollar cost averaging. These three concepts are woven into a powerful strategy—The Bucket System—which offers a road map for how to structure a nest egg to generate consistent and reliable cash flow throughout retirement.

We are at the beginning of a huge transformation from an old economy to a new one, and are facing such a massive change that is often hard to fathom. In this incredible era of innovative technologies that can bring change and progress, we must think of our retirement money just as innovatively.

Successful financial plans however are much more than just numbers; it's sticking to the plan that is sometimes emotionally frustrating. The best made plans can be ruined by irrational and emotional decisions. Controlling your emotions by having a complete understanding of a rational well thought out financial plan will help you to avoid those frustrations and uncertainties. Sunny Side Up will expand your investment experience and allow you to embrace an understanding and clarity of your current and future financial needs. This book will change the way you think about money, and change the way you live your life”. Remember, your nest egg and how it is managed will have a significant impact on how you spend your “Golden Years”.

\*The Daily Finance