



Quantum Financial Planning Services, Inc.



October 2011

Dear Caitlin,

Greetings from Quantum! We hope your summer was a great one, filled with warm weather and time spent with loved ones. As we head into cooler months, the lapse of another season marks the occasion for a Quantum Quarterly Newsletter. This is our chance to highlight a few articles that should not be missed, and help you get to know your Quantum team a little better.

With school back in session and summer activities dwindling down, now is an excellent time to studiously start planning ahead - not only for the coming months, to ensure the holidays are financially stress-free, but also on a larger scale. Below we've posted an article to help those still in the workforce, or who have recently retired, lay out their retirement plans. We also encourage you to click [HERE](#) to view an article that takes a close look at the staggering difference between the results for those who jump in and out of the market, and those who stay in for the long term.

5 Questions Every Worker Should Ask Before Retirement

by Kayleigh Kulp

Click [HERE](#) for the full article

Wall Street's recent turmoil has many investors questioning whether they will have enough to retire the way they've always dreamed, or to retire at all, for that matter.

Whether your post-work life is just around the corner or far away in the distance, there's never a bad time to reevaluate your definition of retirement: what it means ideologically and financially.

"How you answer that question has very important implications about where you're going to be and what you're going to spend," says author and certified financial planner Eleanor Blayney. "There's so many demands on the dollars we thought we'd be using in our 60s or 70s

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Retirement used to be a going away from the workplace. Now it has to be thought of as 'what am I going toward?'"

When it comes to retirement planning, it is important to evaluate the big picture: desired lifestyle, trips and activities to pursue and of course, financial security and retirement.

"You have to be much more active in [retirement], you're also at the point of life where you're at the maximum complexity of financial issues," Blayney says.

Deciding how much resources retirees will need and when to pull them, is tricky and people generally do a poor job of it, according to experts. Research from the Society of Actuaries shows that that 49% of retirees and near-retirees plan for 10 years or less of retirement.

A certified financial planner or money manager can help investors understand complicated tax, estate and retirement demands, but before going it's important to have a plan.

Here are five questions every investor needs to ask regarding planning for retirement:

How am I going to spend my time and how will I make it count? It's important to visualize your day-to-day retirement life in order to properly plan for it, Blayney advises.

"Where will I be and who will I be with?" she says. "Boredom can cost you. You pick up expensive hobbies. Sometimes our only job is how to spend our money and how to make it last."

Practicing retirement is a good start. Before leaving the workforce entirely, Blayney suggests knocking your work schedule down gradually and observe how you spend your money and extra free time. Take the time to try out new hobbies and pursue passions.

Click [HERE](#) to read on.

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Topics of Financial Interest

We update our website and Facebook page every week with new market information and articles. Check out the [monthly newsletter articles](#) section of our [website](#) to browse more commentary pertaining to current issues. Also, view our Facebook page [here](#) to get the latest news from Quantum and to stay better connected to your financial advisor.

Highlights from September Articles:

[Bring Your Life Insurance Home from Work](#)

[Federal Estate Tax Is Much Lower - For Now](#)



The Quantum team wishes you and yours a wonderful Fall season and Happy Halloween!

Sincerely,

Staff Spotlight:

Tiffany Tucker



Tiffany Tucker has been working at Quantum since March 2008. In addition to organizing all client events, Tiffany is the assistant to Eric Christiansen and John Nord. She is responsible for assisting in all areas of administration, including scheduling appointments, facilitating transfers or redemptions, and updating client accounts.

Tiffany was born and raised in Spokane, but moved to Newberg, OR after high school to attend George Fox University, where she received her BS in Child Psychology.

Tiffany and her husband, James, have one son together, and enjoy spending time with extended family. Tiffany enjoys downhill skiing in the winter, boating in the summer and taking trips throughout the U.S. with her family.



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