



You're Fifty-Now What?: Investing for the Second Half of Your Life

Charles Schwab

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Think of sports: a football game, a round of golf, a tennis match. Or think of a play, or an opera. Now think of the halfway mark in that event -- the halftime, the intermission -- when everyone takes a breather and wonders the same thing: What's going to happen in the second half?

We have a similar point in our lives, often around our fiftieth birthday, when we begin to wonder about our second half. If you're at or approaching that age, you probably think about how much money you're going to need so you can have the kind of life you want. Charles Schwab, bestselling author of *Charles Schwab's Guide to Financial Independence*, offers you advice and support for getting there.

For more than twenty-five years, Charles Schwab has been passionate about demystifying investing. In a user-friendly style, *You're Fifty --Now What?* offers a mix of clear and workable advice about how to accumulate and grow your money. Through simple worksheets, understandable language, and a healthy dose of encouragement, you learn how to take control of your financial life. You'll find answers to your questions, including help with estate planning and charitable giving.

His message emphasizes that the goal is not just financial security, but also the peace of mind that comes from knowing you're prepared. He takes you step-by-step through a process that will enable you to see where you are financially today and where you want to get so that the second half of your life can be as fulfilling as you hope.

One hundred percent of the author's profits from this book will be donated to a charity that benefits seniors through The Charles Schwab Corporation Foundation.

Dear Reader,

We have a point in our lives when we find ourselves wondering about the second half. The age differs from person to person. For some it comes in their late forties, for others it's in their early fifties. When we reach that age, we feel different. We may sense a change coming and we want to pause and to think about what we've accomplished and what we still hope to do.

So what does this have to do with investing?

A lot. A sound investing strategy is what gives you the means and the courage to do what you want. The issues may seem daunting. But it can be done. It has to be done, because while getting older isn't a bad thing, being unprepared for it is. And by not understanding the financial part of your future, you sabotage yourself and you limit your choices.

Start today, maybe even right now. Take control of the second half of your life. Dream about it, wonder about it, think boldly about what you want. And take the first step, which is usually the hardest. Once you get started, the satisfaction you feel will keep you going. But don't delay in your preparations. The best is yet to come.

Charles R. Schwab

from the prologue

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Kevin Mabry:

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Agustin Byler:

In this particular era which is the greater man or woman or who has ability in doing something more are more valuable than other. Do you want to become certainly one of it? It is just simple strategy to have that. What you must do is just spending your time not much but quite enough to possess a look at some books. Among the books in the top checklist in your reading list is definitely You're Fifty-Now What?: Investing for the Second Half of Your Life. This book and that is qualified as The Hungry Inclines can get you closer in turning out to be precious person. By looking up and review this guide you can get many advantages.

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