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**FOR IMMEDIATE RELEASE**

## **THE QUIET MILLIONAIRE**

### **A Guide for Accumulating and Keeping Your Wealth**

By Brett Wilder

Publisher: FMG Publishing, Inc.

Publication date: October 1, 2007

Price: \$24.95/hardcover

ISBN: 978-0-9787720-0-0

*"If you're serious about building and keeping your wealth, THE QUIET MILLIONAIRE teaches a comprehensive approach that anyone can understand and practice safely and effectively. It's an intelligent alternative to the 'get-rich-quick secrets' hype so prevalent in today's financial advice books."*

*– Robert J. Morff, Ph.D., Biomedical Research Scientist*

## **JOIN THE QUIET MILLIONAIRE REVOLUTION**

### **Certified Financial Planner® Brett Wilder Shows How To Set A Path For Financial Security In New Book**

As a Certified Financial Planner® and the President and Chief Executive Officer of the Financial Management Group, Inc., Brett Wilder has helped thousands of individuals become what he calls "quiet millionaires" – people with clear financial objectives who have set themselves on a path toward financial security. From career, lifestyle, and education goals to retirement and estate planning, quiet millionaires are purposeful and forward-thinking in how they spend and invest their money, and in how they handle their debt.

In his new book, **THE QUIET MILLIONAIRE: A Guide for Accumulating and Keeping Your Wealth**, Wilder, who has forty years of experience as a personal and business financial advisor, shows readers how they, too, can journey toward financial security. "Being a quiet millionaire™ is a realistic aspiration if you are knowledgeable and diligent about becoming one," says Wilder.

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Wilder begins **THE QUIET MILLIONAIRE** with a self-discovery process designed to help readers identify what about money is most important to them. “Knowing your own money values helps to chart the directions you need to take in making life choices,” says Wilder. “Every choice made for using money, whether it is for capitalizing a career or structuring a happy home environment, a joyous family lifestyle, or a secure retirement, depends upon how you *personally* value money.”

Then, he guides readers through all aspects of financial decision-making, showing how to grow and protect one’s wealth, from the early stages of a career through retirement. Unbiased and comprehensive, Wilder covers such topics as cash flow, assets, liabilities, employee benefits, insurance, health care, business ownership, how not to run out of money during retirement, and:

\* **Taxes:** Consistent tax planning throughout the entire calendar year can reduce taxes more than by simply using deductions on an annual tax return. Wilder debunks two tax myths – that deferring taxes is always good and that income taxes go down during retirement – and uses the story of Todd and Audrey, both in their mid-fifties with two college-bound children, to illustrate how tax reduction can help maximize wealth accumulation. Among the things Todd and Audrey did were to establish a retirement plan funded with pretax contributions and to challenge their property tax assessment. Both actions lowered their annual taxes.

\* **Investments:** Wilder explains how emotions can interfere with good investment decisions, and stresses the importance of knowing one’s own tolerance for risk. “Before investing in anything, the most important question to ask yourself is what is the most amount of money you can stand or afford to lose in the single worst year of your entire investment time horizon,” says Wilder. He also advocates a five-step approach to construct and maintain a winning investment portfolio, and recommends using a fee-only financial advisor who will not be influenced by commissions.

\* **College Funding:** According to Wilder, “If you have a college funding problem, then you will also have a retirement funding problem, because the two are closely intertwined.” He recommends 529 plans and warns people not to use their retirement accounts for their children’s education. Wilder also presents alternative ways to pay for college if one hasn’t saved enough, including solid advice on obtaining financial aid.

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Wilder's proven strategies for building wealth over time equip readers with the tools and the knowledge to achieve their lifelong financial goals – whether they choose to do so on their own or by working with a financial advisor. Personal stories throughout the book bring Wilder's points to life and illustrate the pitfalls and obstacles many people face on the road to financial security.

“Financial miracles do happen,” says Wilder, “but the quiet millionaire™ does not wait for a miracle in order to become financially successful.” Loaded with valuable strategies for maintaining and growing wealth throughout one's life, **THE QUIET MILLIONAIRE** presents a straightforward and thorough approach to financial and investment management.

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### **ABOUT THE AUTHOR**

Brett Wilder is a Certified Financial Planner® with over forty years of professional experience as a personal and business financial advisor. He founded the Financial Management Group, Inc. (FMG) in 1989, a fee-only financial management and investment advisory firm registered with the Securities and Exchange Commission. FMG has been named seven consecutive years as a “Top Wealth Manager” by *Wealth Manager* magazine and as a “Fastest Growing” Registered Investment Advisor by *Financial Advisor* magazine. His educational background includes Ursinus College, with a Bachelor of Arts, Economics; Temple University Graduate School of Economics; the University of Pennsylvania Wharton School, Pension Fund and Portfolio Management; the College for Financial Planning, and the American Institute of Banking. His professional memberships include the Financial Planning Association (past President of the Cincinnati Chapter), Cincinnati Estate Planning Council, and he is a trustee for the Higher Education Advisory Institute, a non-profit organization that educates families about college planning and financing.