



December 17, 2007

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# RETIREMENT PLANNING

A monthly newsletter for the new phases of retirement

FINANCIAL PLANNING

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## FEATURES

### Fidelity Ups Its Game

The Boston behemoth is introducing new, integrated technology that promises practice management nirvana. Will it captivate and capture the RIA market?

By Jeanne Lee

December 1, 2007 | Fidelity Institutional Wealth Services' late October announcement of its \$50 million investment in a new technology platform should put competitors on notice that the wealth management team is seriously upping its game. The new technology offering for advisors, called WealthCentral, will debut next...

[Read the Whole Article](#)

### Subprime Truths and Consequences

The continuing credit crunch spotlights the perils of leverage. How should your clients respond?

By Elizabeth O'Brien

December 1, 2007 | A year ago, an intelligent American could be forgiven for thinking that "subprime" referred to a poor cut of beef. No more. Falling home prices have since squeezed homeowners, particularly so-called subprime borrowers with shaky credit who began defaulting on their loans. These defaults sparked a full-blown credit crisis over the summer that surprised many market watchers with its scope and severity...

[Read the Whole Article](#)

### Beware of Retiring Early: It May Be Trickier Than You Think

Early retiring boomers are urged to watch out for 72(t) fees.

By Stacy Schultz

November 28, 2007 | As baby boomers transit middle age, many are retiring early and in many cases, they're using 72(t) procedures. It's easy to make costly mistakes and advisors need to be on their guard, according to a new white paper, "Understanding 72(t) Distribution Planning," by Securities America in Nebraska.

[Read the Whole Article](#)

### The Hartford Expands Retirement Business

The Hartford Financial Services will acquire Sun Life Retirement Services early next year.

By Stacy Schultz

December 13, 2007- The Hartford Financial Services announced today that it will acquire Sun Life Retirement Services in an effort to grow its assets and expand its national presence. The Hartford, based in Hartford, Conn.; provides 401(k) retirement plans for corporate customers, 457 plans for government entities and 403(b) plans for education, healthcare and non-profit organizations. It will acquire Boston-based Sun Life Retirement Services from the U.S. division of Sun Life Financial RSI, formerly known as MFS Retirement Services, which provides recordkeeping and administrative services to defined contribution plans.

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## UPCOMING EVENTS

Dec 18 4pm ET

[Get Focused and Organized, Mark Riesenbergh Coaching Session](#)

Jan 8 4pm ET

[Stress Management for the Crazed Advisor, Joe Robinson Coaching Session](#)

Jan 22 - Feb 4

[Simple Steps to a Profitable Client Base, Stephanie Bogan Online Expert Forum](#)

Jan 24 4pm ET

[Setting Your Networking Goals for 2008, Mitch York Coaching Session](#)

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