

Never Annuitize What Your Agent Never Told You

Just a few degrees. That's what can make the difference between landing that little white ball in the swamp or on the green. So it goes with planning for retirement. Your swing, environmental factors like the wind, and the mechanics of the tools you use can all have an impact on your golf game. Similarly, many factors affect your comfort in retirement. But just as experienced golf pros can help you adjust your game and keep you off the rough, Alfie Tounjian, CFP(R), helps people adjust their retirement strategies in his practice at Advantage Retirement Group every day. In "Keeping You on the Retirement Fairway," he brings both his personal and professional experiences to bear on how certain strategies might help retirees live better from tee of planning to the green of retirement.

A detailed guide for avoiding the pitfalls of retirement funding In Stop the Retirement Rip-Off, author David Loeper provides the necessary tools for investors to take action and make the most of their retirement plans. It offers a road map for employees to understand the fees and costs associated with their plans; document the excesses in a presentation to management; then organize themselves to protest and, if necessary, bring the documentation to the Labor Department in a complaint. Written in a straightforward and accessible style, this book is filled with sensible strategies for making the most of retirement funds and putting future retirees back on the right financial track. Filled with strategies that can help employees stand up and secure their financial future Addresses how to make the most of your money, and your life, after fixing your retirement plan Outlines a practical approach to understanding your organization's retirement plan and overcoming its potential inefficiencies This important book contains the much-needed information that employees need to plan for retirement and ensure a secure financial future.

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How to build a financial plan that really blends into your life The latest volume in the bestselling *Ultimate* series, Jim Stovall and Tim Maurer's *The Ultimate Financial Plan: Balancing Your Money and Life* is a one-stop, comprehensive, personal financial planning book exploring the intersection of money and life. *The Ultimate Financial Plan* examines the connection between actions, thoughts, and feelings when it comes to all things financial. The key to getting the most out of your wealth, the authors argue, is certainly found in the wise utilization of tools, like budgets, bank accounts, 401(k)s, IRAs, Roth IRAs, education savings plans, and real estate, as well as home, auto, business, health, disability, and long term care insurance, but even more so in the contentment found in balancing money's influence in our lives with personal values and goals. An insider's look into the recently humbled "Big 3"—the banks, brokerage firms, and insurance companies—and the inner workings that often set their proprietary goals and objectives above all A critical examination of the role of various financial sales people, advisors, planners, and consultants A guide to navigating *Economic Bias*—a conflict of interest involving money—and how it affects every financial decision we make *The Ultimate Financial Plan* is the application of the resources at your disposal for the purpose of living your life to the fullest, and this book will show you the quickest route to getting started on the path to ultimate success.

*Why look into annuities? If you're a Baby Boomer with little or no pension and most of your money in low-interest savings accounts, an annuity may be the key to a secure and comfortable retirement. How can you find out whether an annuity is right for you? Read *Annuities For Dummies, 3rd Edition*. This completely revised and updated, plain-English guide is packed with the latest information on choosing the best annuity for your retirement needs. You'll find out exactly what annuities are, whether they're the right financial vehicle for you, and which of the many annuity options might have your name on*

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it. You'll learn the ins and outs of using annuities to fund your retirement years, figure out whether to stress investments with insurance or insurance with investments, and find out how the right combination of annuities can help you squeeze more income out of your savings than any other financial tool. Discover how to: Identify the main types of annuities Weigh the pros and cons of annuities for yourself Minimize the complexity and cost of your annuity investment Figure out how much money to commit Avoid common annuity pitfalls Create an income you can't outlive The time to start securing your financial future is now. Annuities For Dummies, 3rd Edition, gives you knowledge, insider tips, and expert advice you need to make your money do its best for you.

Your Money and Your Life Insurance

Sixth Edition

The Mutual Fund Encyclopedia

How to Stand in Your Truth and Create the Future You Deserve

A Random Walk Down Wall Street: The Time-Tested Strategy for Successful Investing (Twelfth Edition)

Safe Investing and Other Money Matters

From one of America's most trusted financial advisors: a guide to making the most of your retirement plans and assuring long-term financial security. Everyone knows that investing in your retirement is important. Yet only half of all eligible Americans contribute to a retirement plan. That's because 401(k)s, 403(b)s, 457s, and IRA plans are complicated, confusing, and costly. New York Times bestselling author and acclaimed financial advisor Ric Edelman has counseled thousands of savers and

retirees, and has accumulated his advice in this book. Edelman has created a step-by-step guide. With illuminating examples and simple explanations, he shares everything you need to know as a plan participant: how much you need to retire comfortably, how to make wise choices among your investment options, and how to maximize the benefits of your 401(k). Along the way, he debunks the myths and clears up the confusion.

Successful Senior Partner for a prestigious Accounting Firm, Lisa Cosway learns devastating secrets about her husband, Julian Cosway, a successful Attorney and business owner of 17 years. She meets a drop-dead gorgeous senior partner Drake Covington, who captures her deepest interest with his charm, sexiness, and smarts. But Lisa questions the timing of their acquaintance due to her secret life with her husband. She wants to appear to have it all together, when her secret life reveals just the opposite. Lisa finds the strength to move forward and finds love and herself along the way. Could Drake be the one her soul has loved all along, or is he the fairytale long-lived as a figment of her imagination. Will her past destroy her future? Lisa deals with her inner demons that has caused her to scream in silence for over 17 years. Drake Covington shows Lisa what a good man feels like. Lisa tries to maintain her professional disposition, but can't help but think to herself; This is the love that I have dreamed of all of my life. Could this be possible that my soul-

mate has immersed out of all the pain I have endured, for what feels like eternity? Wow, this is the first time in my life that I have ever felt loved with no expectations in return, other than to just be who I am. Let this romance novel take you on a drama filled, twist of fate journey. You will enjoy the roller coaster ride through many channels of adversity.

Never Fall Victim to Wall Street Again Recently, most people have been victimized by the revenue generating machine that is Wall Street. The truth is, Wall Street only cares about making the most revenue they can from you. You will learn: The 20%/65% rule of investing in both bear and bull markets. When and why to move your investments to cash. Why agency relationships and suitability are a far cry from fiduciary responsibility. How to convert your IRA to a tax-free Roth IRA using either a Home Equity Line of Credit, a Reverse Mortgage, or a Real Estate Option. A way to pay off your 30-year mortgage in ten or eleven years. How you can get rid of credit card debt in months, not years. Why segmenting your money and using principal for income may put you in a lower tax bracket. How to do a background check on your financial advisor annually. What to look out for in regard to outlandish performance claims by financial advisors. The strategies presented herein will teach you how to have a consistent process and a plan for your success. You will never again fall victim to Wall Street's shenanigans.

Effectively illuminating the investment process, a simple, step-by-step guide for assembling and managing a well-diversified portfolio offers a range of strategies to help novice and experienced investors make the most of their money to achieve their financial dreams.

First Time Investor

Annuities For Dummies

Never Annuitize

The 5 Years Before You Retire, Updated Edition

Keeping You on the Retirement Fairway

Make Smart Choices and Make Yourself Rich

Financial Success for the Rest of Us provides you with a virtual financial planner to help guide you in the process of creating and implementing a unique plan for achieving your definition of financial success. Author Daniel Dorval, a Certified Financial Planner^T, reveals the planning method he has used over the course of his career to guide clients in their financial decision-making process, and outlines his own family financial plan for success. Many financial books are motivational in nature, but Mr. Dorval goes beyond inspiration-speak to give the practical details and examples necessary to implement your financial strategy. He outlines an easily understandable process for helping achieve the most common financial priorities: • Accumulating an emergency reserve •

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Financing your children's education · Creating a plan for retirement · Managing your investments · Protecting your family with different types of insurance You will also learn why the Roth IRA is one of the most versatile investment vehicles ever created and why mutual funds make good investment sense for the rest of us. Financial Success for the Rest of Us provides the educational resource mainstream Americans have been seeking to help achieve their financial dreams.

The #1 New York Times bestseller, now revised and updated, filled with tools and advice that can take you from a place of financial fear to a place of financial security. WHAT WILL YOU LEARN IN THE MONEY CLASS? How to find the courage to stand in your truth and why it is a place of power. What daily actions will restore the word “hope” to your vocabulary. Everything you need to know about taking care of your family, your home, your career, and planning for retirement—no matter where you are in your life or where the economy is heading. In nine electrifying, empowering classes, Suze Orman teaches us how to navigate these unprecedented financial times. With her trademark directness, she shows us how to tackle the complicated mix of money and family, how to avoid making costly mistakes in real estate, and how to get traction in your career or rebuild after a professional setback. And in what is the most comprehensive retirement resource available today, Suze presents an attainable strategy, for every reader, at every age. In The Money Class you will learn what you need to know in order to feel hopeful, once again, about your future.

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A guide to personal finance for people over fifty covers such topics as stocks, insurance, annuities, tax-exempt bonds, long-term care, and real estate.

Offers advice on how to buy low-cost, high-performance mutual funds, invest in the stock market for twenty dollars a month, and more

The Ultimate Safe Money Guide

How to Keep More of Your Money for Retirement

What's Wrong with Your Life Insurance

The Truth about Money

A Doctor's Guide to Personal Finance and Investing

Simple Steps to Creating Wealth and Building Financial Security

Explaining difficult concepts in plain English with a breezy style, this third edition has new material covering new tax laws, retirement savings strategies, a chapter on identity theft, and question-and-answer sidebars.

Two fundamentally different philosophies for retirement income planning, which I call probability-based and safety-first, diverge on the critical issue of where a retirement plan is best served: in the risk/reward trade-offs of a diversified and aggressive investment portfolio that relies primarily on the stock market, or in the contractual protections of insurance products that integrate the power of risk pooling and actuarial science alongside investments. The probability-based approach is generally better understood by the public. It advocates using an aggressive

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investment portfolio with a large allocation to stocks to meet retirement goals. My earlier book *How Much Can I Spend in Retirement? A Guide to Investment-Based Retirement Strategies* provides an extensive investigation of probability-based approaches. But this investments-only attitude is not the optimal way to build a retirement income plan. There are pitfalls in retirement that we are less familiar with during the accumulation years. The nature of risk changes. Longevity risk is the possibility of living longer than planned, which could mean not having resources to maintain the retiree's standard of living. And once retirement distributions begin, market downturns in the early years can disproportionately harm retirement sustainability. This is sequence-of-returns risk, and it acts to amplify the impacts of market volatility in retirement. Traditional wealth management is not equipped to handle these new risks in a fulfilling way. More assets are required to cover spending goals over a possibly costly retirement triggered by a long life and poor market returns. And yet, there is no assurance that assets will be sufficient. For retirees who are worried about outliving their wealth, probability-based strategies can become excessively conservative and stressful. This book focuses on the other option: safety-first retirement planning. Safety-first advocates support a more bifurcated approach to building retirement income plans that integrates insurance with investments, providing lifetime income protections to cover spending. With risk pooling through insurance, retirees effectively pay an insurance premium that will provide a benefit to

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support spending in otherwise costly retirements that could deplete an unprotected investment portfolio. Insurance companies can pool sequence and longevity risks across a large base of retirees, much like a traditional defined-benefit company pension plan or Social Security, allowing for retirement spending that is more closely aligned with averages. When bonds are replaced with insurance-based risk pooling assets, retirees can improve the odds of meeting their spending goals while also supporting more legacy at the end of life, especially in the event of a longer-than-average retirement. We walk through this thought process and logic in steps, investigating three basic ways to fund a retirement spending goal: with bonds, with a diversified investment portfolio, and with risk pooling through annuities and life insurance. We consider the potential role for different types of annuities including simple income annuities, variable annuities, and fixed index annuities. I explain how different annuities work and how readers can evaluate them. We also examine the potential for whole life insurance to contribute to a retirement income plan. When we properly consider the range of risks introduced after retirement, I conclude that the integrated strategies preferred by safety-first advocates support more efficient retirement outcomes. Safety-first retirement planning helps to meet financial goals with less worry. This book explains how to evaluate different insurance options and implement these solutions into an integrated retirement plan.

Your one-stop guide for all you need to know about the ins and outs of planning a

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successful retirement -- it's never too early to start. Inside the Retirement Bible you'll find: * How to play the retirement savings game -- putting together and sticking to a retirement check list * Tips on cutting through the clutter of financial advisors -- your best sources for finding them, the questions to ask them, matching their services with your needs * The inside scoop on private money managers -- should you hire your own? * 401K contribution strategies -- getting the 401K you deserve, escaping a potential 401K nightmare, and alternatives for your 401K when you leave a job * Stock picking 101 -- how stocks measure up, value versus growth, mutual funds, and new alternatives * Establishing trusts -- ten steps in creating a great trust * and much, much more!

Manage your finances and enjoy your retirement Retirement security is one of the most pressing social issues facing the world in the next 30 years—so if you 're approaching your golden years, it 's essential to have a secure financial future. *Personal Finance in Your 50s All-in-One For Dummies* provides targeted financial advice and assists soon-to-be or established boomers with making informed decisions about how best to spend, invest, and protect their wealth while planning for the future. Retirement is an exciting time ... but it can also be scary if you 're not sure that you have your ducks in a row. This hands-on resource arms you with an arsenal of beginner to intermediate personal finance and estate planning techniques for everything from spending, saving, navigating insurance, managing medical costs,

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household expenses, and even employment. Build a diversified portfolio Create emergency funds Avoid scams and frauds Improve your estate planning With the help of this all-in-one resource, you ' ll get a succinct framework and expert advice to help you make solid decisions and confidently plan for your future.

What Your Agent Never Told You

How to Make Your Money Last - Completely Updated for Planning Today

Balancing Your Money and Life

The White Coat Investor

The Ultimate Financial Plan

The Life-Changing Secret to Protecting Your Financial Future

Written by a practicing emergency physician, The White Coat Investor is a high-yield manual that specifically deals with the financial issues facing medical students, residents, physicians, dentists, and similar high-income professionals. Doctors are highly-educated and extensively trained at making difficult diagnoses and performing life saving procedures. However, they receive little to no training in business, personal finance, investing, insurance, taxes, estate planning, and asset protection. This book fills in the gaps and will teach you to use your high income to escape from your student loans, provide for your family, build wealth, and stop getting ripped off by

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unscrupulous financial professionals. Straight talk and clear explanations allow the book to be easily digested by a novice to the subject matter yet the book also contains advanced concepts specific to physicians you won't find in other financial books. This book will teach you how to: Graduate from medical school with as little debt as possible Escape from student loans within two to five years of residency graduation Purchase the right types and amounts of insurance Decide when to buy a house and how much to spend on it Learn to invest in a sensible, low-cost and effective manner with or without the assistance of an advisor Avoid investments which are designed to be sold, not bought Select advisors who give great service and advice at a fair price Become a millionaire within five to ten years of residency graduation Use a "Backdoor Roth IRA" and "Stealth IRA" to boost your retirement funds and decrease your taxes Protect your hard-won assets from professional and personal lawsuits Avoid estate taxes, avoid probate, and ensure your children and your money go where you want when you die Minimize your tax burden, keeping more of your hard-earned money Decide between an employee job and an independent contractor job Choose between sole proprietorship, Limited Liability Company, S Corporation, and C Corporation Take a look at the first pages of the book by clicking on the Look Inside feature Praise For

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The White Coat Investor "Much of my financial planning practice is helping doctors to correct mistakes that reading this book would have avoided in the first place." - Allan S. Roth, MBA, CPA, CFP(R), Author of *How a Second Grader Beats Wall Street* "Jim Dahle has done a lot of thinking about the peculiar financial problems facing physicians, and you, lucky reader, are about to reap the bounty of both his experience and his research." - William J. Bernstein, MD, Author of *The Investor's Manifesto* and seven other investing books "This book should be in every career counselor's office and delivered with every medical degree." - Rick Van Ness, Author of *Common Sense Investing* "The White Coat Investor provides an expert consult for your finances. I now feel confident I can be a millionaire at 40 without feeling like a jerk." - Joe Jones, DO "Jim Dahle has done for physician financial illiteracy what penicillin did for neurosyphilis." - Dennis Bethel, MD "An excellent practical personal finance guide for physicians in training and in practice from a non biased source we can actually trust." - Greg E Wilde, M.D Scroll up, click the buy button, and get started today!

A Best Book For Investors Pick by the Wall Street Journal's "Weekend Investor" Whether you're considering your first 401k contribution, contemplating retirement, or anywhere in between, A Random Walk Down

Get Free Never Annuitize What Your Agent Never Told You

Wall Street is the best investment guide money can buy. In this new edition, Burton G. Malkiel shares authoritative insights spanning the full range of investment opportunities—including valuable new material on cryptocurrencies like bitcoin, and “tax-loss harvesting”—to help you chart a calm course through the turbulent waters of today’s financial markets.

*A war for your money is raging and it is time to fight back! In a book that will forever change how you spend your hard earned money, America’s favorite financial coach, David Bach, shows you how to save thousands of dollars every year by taking on the “corporate machines.” In these times when every dollar counts, big businesses are using dishonest tricks to rip you off, making themselves billions while they keep you living paycheck to paycheck. David Bach knows that until you learn to fight for your money, you will overpay for almost everything you buy. In *Fight for Your Money*, he gives you the tools to **FIGHT BACK** and **WIN**. Bach shows you how every dollar you spend is really a battle between you and the businesses—and the government—who want to take it as profit. When you know how the system is rigged –the extra points, the hidden fees, the late charges, the unused tax breaks, the escalating rates—you can fight back against the pickpockets and save literally thousands every year—money in your pocket that can help you live your dreams. *Fight**

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for Your Money shows how you are being taken on your cell phone contract, cable bill, car purchase, credit card, life insurance, healthcare, 401(k) plan, airfare, hotel bills, and much more. Bach gives you all the tools you need to fight back, with websites, phone numbers, sample letters and real-life stories of ordinary people who have fought for their money and won. You'll learn how to: Beat the credit card companies at the games they play that cost you thousands annually in interest and fees Make your bank accounts work for you with higher yields and lower fees Save thousands by pre-paying college tuition at TODAY's prices Raise your credit score and pay thousands less in mortgage interest Cut your life insurance premiums in half by making one call Save hundreds on air travel, hotels, and car rentals—just by being an informed consumer Avoid huge rip-offs like bank-issued gift cards, medical credit cards, 401(k) debit cards, and sneaky renewals of your cell-phone plan. David Bach knows that when you are being taken financially, you work harder than you have to, for longer than you need to. This book helps you fight for your money, so you can live your life doing what you really want to do. The instant NEW YORK TIMES BESTSELLER WALL STREET JOURNAL BESTSELLER PUBLISHERS WEEKLY BESTSELLER USA TODAY BESTSELLER THE PATH TO YOUR ULTIMATE RETIREMENT STARTS RIGHT

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*HERE! Retirement today is more complex than ever before. It is most definitely not your parents' retirement. You will have to make decisions that weren't even part of the picture a generation ago. Without a clear-cut path to manage the money you've saved, you may feel like you're all on your own. Except you're not—because Suze Orman has your back. Suze is America's most recognized personal finance expert for a reason. She's been dispensing actionable advice for years to people seeking financial security. Now, in *The Ultimate Retirement Guide for 50+*, she gives you the no-nonsense advice and practical tools you need to plan wisely for your retirement in today's ever-changing landscape. You'll find new rules for downsizing, spending wisely, delaying Social Security benefits, and more—starting where you are right now. Suze knows money decisions are never just about money. She understands your hopes, your fears, your wishes, and your desires for your own life as well as for your loved ones. She will guide you on how to let go of regret and fear, and with her unparalleled knowledge and unique empathy, she will reveal practical and personal steps so you can always live your Ultimate Retirement life. "I wrote this book for you," Suze says. "The worried, the fearful, the anxious. I know you need help navigating the road ahead. I've helped steer people toward happy and secure retirements my whole life, and that's exactly*

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what I want to do for you."

Becoming Your Own Banker

Longevity Risk and Retirement Income Planning

Big Decisions, Small Investor

How to Stop Getting Ripped Off and Save a Fortune

Financial Success for the Rest of Us

The Truth About Money 3rd Edition

A money-saving guide to finding the best life insurance reveals how to avoid come-ons, how to get the best service, how to alter coverage when needs change, how to create a personal plan for financial success, and more. Original. Provides advice on investments, taxes, home ownership, car costs, college costs, insurance, debt, shopping, and planning for retirement

The Wall Street Journal, USA Today, and BusinessWeek bestseller Bank On Yourself: The Life-Changing Secret to Growing and Protecting Your Financial Future reveals the secrets to taking back control of your financial future that Wall Street, banks, and credit card companies don't want you

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to know. Can you imagine what it would be like to look forward to opening your account statements because they always have good news and never any ugly surprises? More than 100,000 Americans of all ages, incomes, and backgrounds are already using Bank On Yourself to grow a nest-egg they can predict and count on, even when stocks, real estate, and other investments tumble. You'll meet some of them and hear their stories of how Bank On Yourself has helped them reach a wide variety of short- and longterm personal and financial goals and dreams in this book.

An insider's guide to personal finance and investment opportunities discusses the risks and benefits of bank CDs, high-yield bonds, government bonds, gold funds, U.S. Treasury bills, mutual funds, and other plans, and offers advice on how to make the most of one's investment portfolio. Original.

*ALI-ABA Course of Study Materials
Safety-First Retirement Planning
4 Easy Steps to Successful Investing*

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*Winning Strategies to Make Your Money Last a Lifetime
Conference on Life Insurance Company Products
Silent Screams*

Home Sweet Home: How to buy your first home, your next home and save on taxes when you sell. A-Z of Investments: From annuities to zero-coupon bonds, go from owing money to OWNING money. Get out of debt (and stay that way). Estate Planning & Long-Term Care: Learn how to protect yourself and your family. The past 50 years have seen an abundance of research on retirement planning and longevity risk. Reviewed here is the academic side of the research and its varied viewpoints and nuances. The evolution of retirement risk models, retirement portfolio problems and solutions, and annuities are some of the many topics covered.

Explains and evaluates the various alternatives, from money market funds to common stocks, available to investors for achieving a good return on their money with minimal risk, and shows how to choose the right means for specific financial needs.

Learn everything you need to do in the next five years to create a realistic plan for your retirement with clear, practical advice that is sure to set your future up for success. Most people don't realize they haven't saved enough for their retirement until their sixties and by then, it's often too late to save enough for a comfortable retirement. The 5 Years Before You Retire has helped thousands of people prepare

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*for retirement—even if they waited until the last minute. In this new and updated edition, you'll find out everything you need to do in the next five years to maximize your current savings and create a realistic plan for your future. Including recent changes in financial planning, taxes, Social Security, healthcare, insurance, and more, this book is the all-inclusive guide to each financial, medial, and familial decision. From taking advantage of the employer match your company offers for your 401k to enrolling in Medicare to discussing housing options with your family, you are completely covered on every aspect of retirement planning. These straightforward strategies explain in detail how you can make the most of your last few years in the workforce and prepare for the future you've always wanted. Whether you just started devising a plan or have been saving since your first job, *The 5 Years Before You Retire, Updated Edition*, will tell you exactly what you need to know to ensure you live comfortably in the years to come.*

The Money Class

Live Better from Tee to Green

Retirement Planning When You Need It the Most

Reality Based Financial Planning for Mainstream America

How Everyone 50 and Over Can Protect, Save, and Grow Their Money

Proceedings of the ... Conference ..

NOW COMPLETELY UPDATED to reflect the changes in tax legislation, health insurance, and the new investment realities. In this “highly valuable resource” (Publishers Weekly, starred review) Quinn “provides simple, straightforward” (The New York Times) solutions

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to the universal retirement dilemma—how to make your limited savings last for life—covering mortgages, social security, income investing, annuities, and more! Will you run out of money in your older age? That’s the biggest worry for people newly retired or planning to retire. Fortunately, you don’t have to plan in the dark. Jane Bryant Quinn tells you how to squeeze a higher income from all your assets—including your social security account (get every dollar you’re entitled to), a pension (discover whether a lump sum or a lifetime monthly income will pay you more), your home equity (sell, rent, or take a reverse mortgage?), savings (how to use them safely to raise your monthly income), retirement accounts (invest the money for growth in ways that let you sleep at night), and—critically—how much of your savings you can afford to spend every year without running out. There are easy ways to figure all this out. Who knew? Quinn also shows you how to evaluate your real risks. If you stick with super-safe investment choices, your money might not last and your lifestyle might erode. The same might be true if you rely on traditional income investments. Quinn rethinks the meaning of “income investing,” by combining reliable cash flow during the early years of your retirement with low-risk growth investments, to provide extra money for your later years. Odds are, you’ll live longer than you might imagine, meaning that your savings will stretch for many more years than you might have planned for. With the help of this book, you can turn those retirement funds into a “homemade” paycheck that will last for life.

For people who want their investment options explained in a simple, supportive way, a highly experienced advisor provides readers with the essential, first-step information they need to make wise investments with retirement accounts, stocks, bonds, and mutual funds.

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Insurance educator John Radjenovich gives you an inside look at the life insurance industry in his new book, "Never Annuitize." Don't get suckered in by slick advertisements promoting insurance "professionals" and an industry out to get profit at the sake of yours. While there are honest agents out there, Radjenovich says they may not be totally aware of the financial implications of what they're trying to sell. Learn the different types of life insurance available and get pointers on what to consider when choosing a policy. By clearly describing concepts such as dividends and breaking down annuities, Radjenovich explains how they may work against you, rather than help you, depending on your policy. He attacks companies' commercials claiming that they've paid out billions of dollars in dividends to policyholders, claiming it does nothing but mislead the consumer. Not knowing enough may lead you into a situation where you are borrowing cash that you assumed was yours. With two decades in the business, Radjenovich will show you how to avoid that mistake and many others. Know what you're buying and make your cash work for you with "Never Annuitize."

The Ultimate Retirement Guide for 50+

Retirement Bible

The Truth About Retirement Plans and IRAs

Stop the Retirement Rip-off

Fight For Your Money

The Life Insurance Kit