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Can I Retire?: How Much Money You Need To Retire And How To Manage Your Retirement Savings, Explained In 100 Pages Or Less



Synopsis

Find all of the following, explained in plain-English with no technical jargon: How to calculate how much you need saved before you can retire How to use annuities to minimize the risk of outliving your money How to choose which accounts (Roth vs. traditional IRA vs. taxable) to withdraw from each year When it makes sense to use a Roth IRA conversion to save on taxes How to choose an appropriate asset allocation for your retirement portfolio How to minimize taxes by proper use of an asset location strategy How to reliably pick winning mutual funds

Book Information

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Customer Reviews

Okay, it's sort of like what my parents use to say about how much you pay for something, "A lot of times you get what you pay for" That's kind of the situation here. 100 pages isn't a whole lot of room for information, so you shouldn't think that your going to get a lot of details on implementation of your retirement plan. I would consider this coffee table reading for someone who has not even considered retirement; Retirement 101, This book will introduce you to the basic concepts and most of the things you need to consider. What you will not get is details. So if you are looking for a book to give you an introduction (ie the cliff notes) so you can have a general conversation with your spouse, or best friend, this may be good for you. If you are getting serious, and are a beginner, you should really consider the AARP retirement Survival Guide listed below. I don't really want to beat up on the book too much, because it does give you a good 10,000 foot overview. Just remember, you are getting what you pay for here as far as the 100pages is concerned. Here is a list of some of the books I have read in preparing for retirement, and a one-liner, and ranking for each. I will order them

in the order I would read them:1. The AARP Retirement Survival Guide: How to Make Smart Financial Decisions in Good Times and Bad (Julie Jason)Rank: 5/5Summary:Real good overview and introduction to the many considerations for retirement.2.

There are plenty of books telling you how to invest for retirement, not so many discussing the even more complex matter of funding your retirement. Two sources, both mentioned by Mike Piper, are the Bogleheads' Guide to Retirement and Jim Otar's nearly 600-page tract, which is designed for financial professionals and makes for nearly impenetrable reading. Now we have another guide by Mike Piper. Anyone who follows ObliviousInvestor.com knows that Mike has a gift for conveying difficult concepts in concise, clear language, and by and large this little book is no exception. It explains clearly why 4% is probably the maximum safe withdrawal rate from a retirement portfolio (some would say 3% is the maximum, but that requires having a larger nest egg), why purchasing a fixed annuity is a wise option for people who have underfunded their retirement, why TIPs and short-term bonds are the best choices for retirees investing in bond funds, and much more. There's a lot going on here in 100 pages, and the book really deserves several readings so you can apply the information in each chapter to your own situation. But I had a bit of trouble putting everything together at times: e.g., for the non-annuitized portion of your portfolio (which could be all of it), Mike recommends having two years of cash in what he calls a "spending bucket." But it wasn't clear to me if so much cash is needed for people who have purchased an annuity or have other safe sources of funding. I wasn't clear either if what he calls the "sequence of returns" risk when one has 50/50% stock/bond portfolio would decline if one allocates more conservatively, and how that would affect a safe withdrawal rate.

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