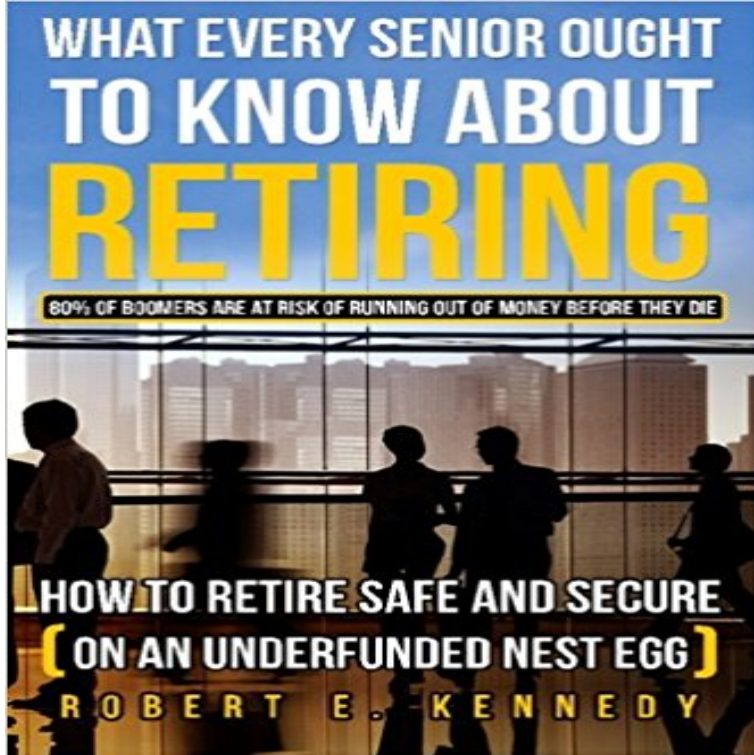


What Every Senior Ought To Know About Retiring: How to Retire Safe and Secure (on an underfunded nest egg)



This book contains plain talk about a simple event that often sounds complicated. The reason I'm publishing this is to give seniors who have accumulated fewer assets than traditionally thought necessary for retirement, a fresh perspective. Experts say about 80% of the Baby Boom generation is at risk of running out of money before they die. AARP says that 40% of them plan to work until they drop. All their lives, their sheer numbers have caused change in every aspect of American society. Traditional retirement will also change as the Boomers enter this space. Deploying insufficient nest egg assets using counter intuitive methods will prompt tens of millions of them to retire with a savage defensive posture that can provide safety and security until the end. This book is not about investment strategies, allocation methods or subjects that many financial books cover in detail for the scant minority of Boomers who have accumulated sufficient savings to retire in style. It's for the rest of us with insufficient savings that traditional guidelines suggest will run out before we die. If the traditional odds indicate that 80% of us are at risk of running out of money before we die, obviously we don't want to be running with that crowd using the traditional guidelines. Am I right? From my perspective, I believe a majority of the at risk Boomers can beat the odds and retire safely, and I intend to be one of them... I'll share so you can too. This is a very skinny book. It's not a literary masterpiece by any stretch of your imagination, its beauty is in its brevity, its strength is in identifying why to do what you need to do to proactively protect yourself, your spouse, your family and your retirement from the unintended consequences of unanticipated events that can confiscate everything you have, leaving you helpless and homeless at a time when recovery would be impossible.

Stop. Read that run-on sentence again. After just a couple hours of reading you'll have a much firmer grasp of where you are, and how to carve out a safe and secure retirement on a shoe string budget. I implore you to invest those couple hours to plow through this for you. Retirement for at-risk Boomers will be as serious as armed combat. I mean no slight to the war-time experiences endured by combat veterans, but how can you expect to have fun moving forward if you're constantly looking over your shoulder for trouble, like an infantry soldier? I learned serious lessons in Vietnam that correlate to what I'm seeing on this retirement horizon. Fun and happiness are reserved for forward lookers keeping an eye out for the next adventure and any good reason to enjoy the moments at hand but here's the rub; It would be absolutely irresponsible of you to not spend what little time and effort it takes to lock down security for the rest of your life, wouldn't it? When I say that the protections need to be in place in advance of any unplanned incident or emergency, your professional legal and financial advisers will support this, which is why I call locking-in security an immediate necessity. It's not complicated at all.

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