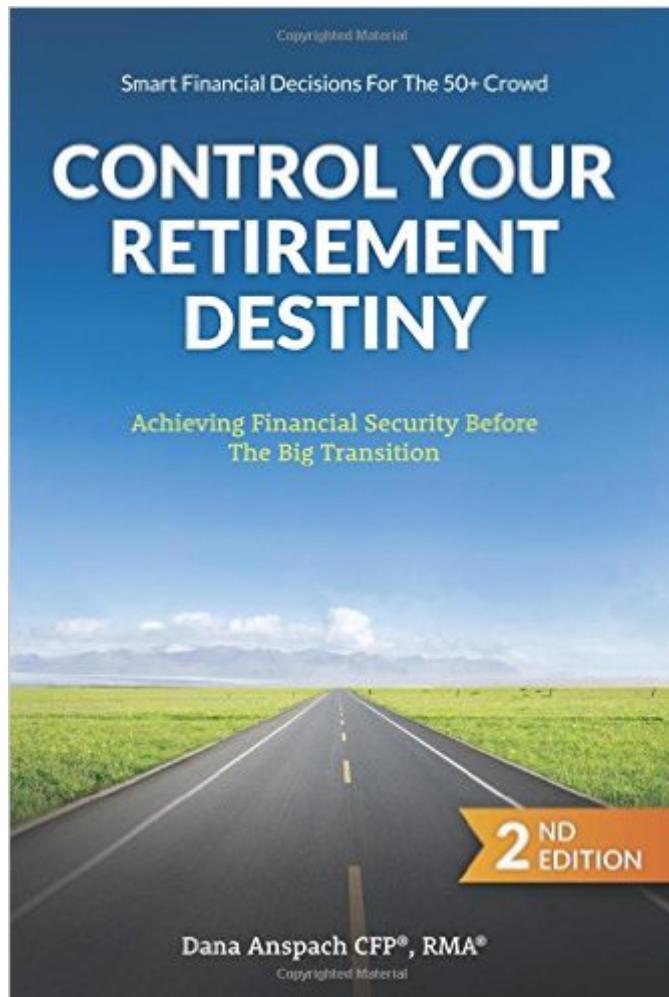


The book was found

# Control Your Retirement Destiny: Achieving Financial Security Before The Big Transition



## Synopsis

People in their fifties start to wonder: When should I retire? Once I do, when should I take Social Security? Do I need to buy an annuity to make sure I have enough money to last my whole life? Should I move everything into "safe" investments? In short, what do I need to do now to ensure a comfortable retirement? Control Your Retirement Destiny: Achieving Financial Security Before the Big Transition provides practical how-to knowledge on what you need to do to get your finances in order to prepare for a transition out of the workforce. While never easy, retirement investing from your 20s through your early 50s has been straightforward. But once you hit your mid-50s and beyond, you need a different kind of plan to align investments, retirement accounts, taxes, Social Security, and pension decisions, all with a single objective: providing reliable, life-long income. In this book, nationally known retirement expert Dana Anspach explains how each part works, how one decision affects another, and how to focus on the things you can control (like managing taxes and risk) rather than on those you can't control (such as inflation or investment returns). When you put it all together in a plan that works for you, you'll have more choices and a greater sense of security about the financial decisions you are making. A transition into retirement can be scary. Control Your Retirement Destiny equips you with the knowledge you'll need to avoid big mistakes while optimizing the flow of funds to support the retirement you've always dreamed of. This book:  
Covers all the major topics in retirement planning - investments, Social Security, annuities, taxes, healthcare, part-time work, and more  
Provides examples of how planning decisions can result in a more secure outcome when they are coordinated  
Helps couples coordinate their retirement incomes to maximize benefits - Shows how to create a plan to enable the life you'd like to live after ending full-time employment  
Explains how to work with advisors (and how to find the best ones) if you'd rather not plan your own finances  
Control Your Retirement Destiny: Achieving Financial Security Before the Big Transition is for those who are beginning to think about when and how they might transition out of regular, full-time work. It will enable you to take charge of your financial future right now to ensure a happy, secure retirement.

## Book Information

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## **Customer Reviews**

This is an outstanding book for people who want to take their financial decisions about retirement very seriously. You must be willing to do the necessary work involved - this is not for people who like to put to sea without being able to read charts! You will quickly realize that retirement planning, including asset allocation, run down strategies, choosing and paying for health care, deciding when to take social security, longevity insurance etc is notably more challenging than planning a ferry trip! Retirement is potentially a long & complex journey! But you may well pay a very great deal for your ignorance if you let someone else do your retirement planning for you - and you may not like where you end up! This book is more rigorous, more original and more honest than the vast majority of alternatives available (a point emphasized by its positive review from faculty at the Boston Center for Retirement research). Even after two years of pretty continual reading on retirement planning I gained some new insights and found some excellent summaries of some of my previous conclusions. I am now buying the hardback version for my own reference (after reading the e-version in the public library - apologies !) although the electronic version does have the advantage you can click directly through to the excellent references included. Minor points - although the idea of assessing your personal (non financial) capital going into retirement is vitally important you might want to do some additional research on how to do this - there have been a number of different approaches and some are more validated than others .

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