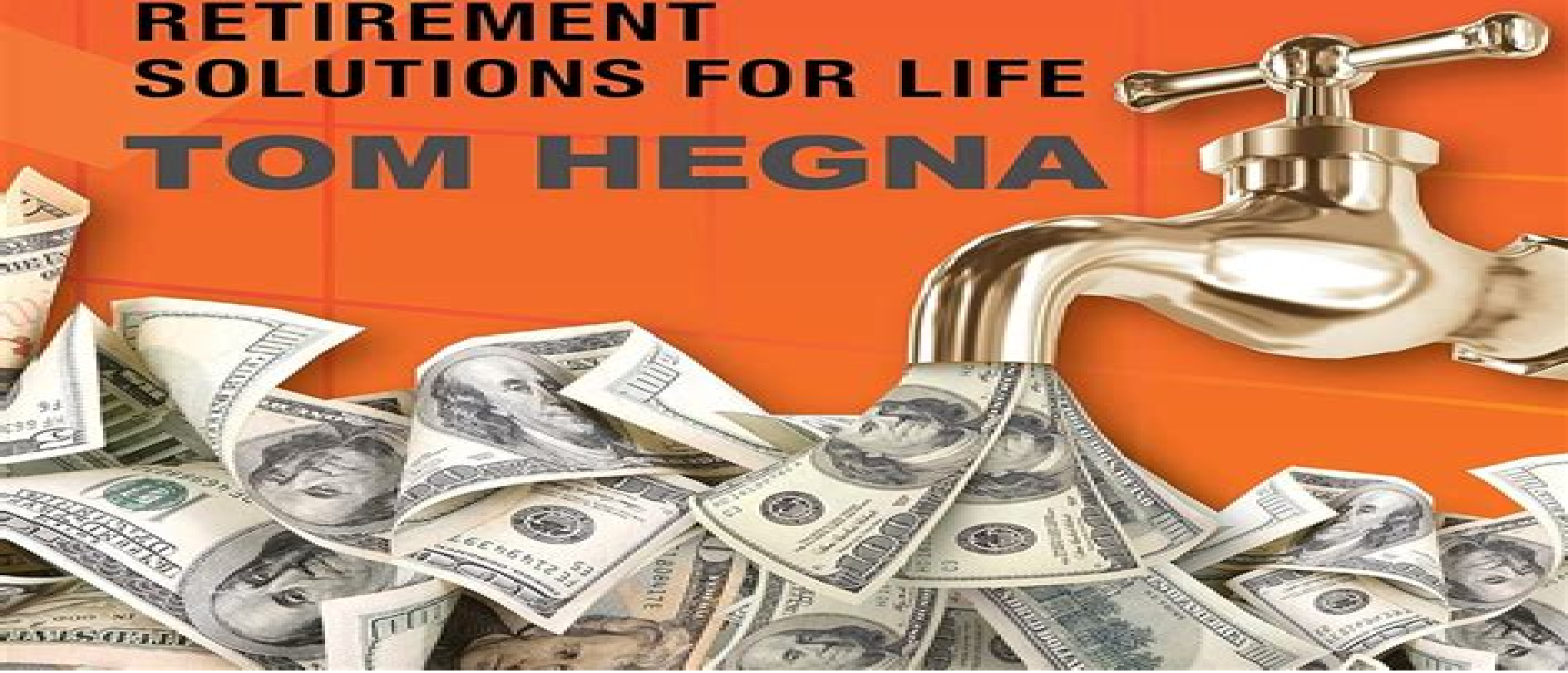


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TOM HEGNA



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Paychecks and Playchecks Tom Hegna, 2011-12-12 Paychecks and playchecks is a guide for retirement that is built for uncertain markets like the one we are in today The strategy is a mathematically and scientifically proven approach that will enable you to create a secure retirement no matter how long you live Page 4 of cover **DistributionLand** Martin V. Higgins CFP, 2014-10-08 If you're retired or on the way meet Marty Higgins your guide for the journey through what he calls DistributionLand a place of lovely landscapes but undeniable dangers He'll show you how to enjoy this new world but he wants you to be well armed As founder of Family Wealth Management LLC Higgins is a specialist in helping families to build and preserve their savings to last the rest of their lives and beyond In DistributionLand he takes you into retirement territory where you distribute the gains of your working years Be warned You need to adjust to a new set of rules here or you may not make it as many have sadly learned This isn't Accumulation Land anymore that youthful place where you built for a future far away You need new strategies to fend off the beasts that lie in wait among them taxation inflation the cost of medical and long term care and an unpredictable market You need not live in fear Higgins has the tools that can help you do far more than survive in DistributionLand He can show you how to create an income that will endure as long as you do supporting the retirement of your dreams An important first step is to define those dreams Marty Higgins has the answers to the questions that he has heard retirees ask during his many years of practice If you are to sleep well you need to be confident that your money is secure and that you will be all right no matter what But he knows that you want and deserve more than that You want to explore these new vistas and enjoy this new phase of life to the utmost With Higgins at your side you're in for a joyous journey We are entering uncharted waters and fortunately Marty Higgins has done the work of a cartographer in DistributionLand that will enable you to both survive and thrive in the times ahead Mitch Anthony Author *The New Retirement Mentality* Kudos to Martin Higgins for creating a guidebook to help boomers navigate the largely uncharted territory of DistributionLand A readable fun and informative book Moshe A Milevsky The IFID Centre York University Toronto A must read for anyone within 10 years of retirement or recently retired I've been a financial advisor for more than twenty nine years and I found the content of this book invaluable even at this stage of my career Jay Van Beusekom RHU LUTCF President CEO of Jay Van Beusekom Financial Advisor LLC **Find Your Freedom** Jamie P. Hopkins, 2022-11-22 Are you ready to find your freedom Everybody has money memories How do yours shape the way you feel about think about and interact with money In *Find Your Freedom* personal finance and retirement planning expert Jamie P Hopkins Esq CFP gives you the tools to explore your past relationships with money examine your family legacy with money and understand how both of those shape your path forward We need to understand where we came from to understand where we are going After understanding these foundational elements Jamie helps you define what freedom means to you and helps you understand that while your meaning and purpose are the fuel that propels you forward your financial plan is how you design the path to get

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rise in tax rates within the next ten years The hard truth is that no matter how much you save you are likely to outlive your money or watch it be taxed into oblivion But when traditional retirement distribution strategies won't provide sufficient income in the face of higher taxes what can you do Tax Free Income for Life lays out a comprehensive step by step roadmap for a secure retirement McKnight shows how the combination of guaranteed inflation adjusted lifetime income and a proactive asset shifting strategy can shield you from longevity risk and the cascade of unintended consequences that result from higher taxes It's an innovative and proven strategy that maximizes return while effectively neutralizing the two biggest risks to retirement savings If ever there were a solution for the American retiree it's guaranteed tax free income for life

The Path to a Stress-Free Retirement Patrick T Lyman, 2020-01-20 What's more important to you A Saving money for retirement B Designing a sustainable retirement income plan that lasts your whole life If you chose B then this is the book for you No retirement savings plan is complete without a blueprint for income distribution that replaces your working paychecks In The Path to a Stress Free Retirement you'll learn how to transform your mindset from one that's focused on accumulating savings to one that sees distribution planning as an even higher priority You'll learn how you can create an income planning blueprint that results in a stress free retirement income plan and you'll discover how to leave behind a meaningful legacy without affecting your postretirement spending No matter what stage of retirement planning you're in this book contains tips and solutions that are ideal for creating a comfortable customized income plan [How to Make Your Money Last - Completely Updated for Planning Today](#) Jane Bryant Quinn, 2020-01-07 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 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 *The Retirement Rescue Plan* Melissa Phipps, 2016-06-01

fresh realistic and comprehensive solutions for the millions of Americans who haven't saved enough for retirement NANCY COLLAMER Public Speaker Career Coach and Author of *Second Act Careers 50 Ways to Profit Your Passions During Semi Retirement* When financial planning expert Melissa Phipps decided to quit her 9 to 5 and start her own business she told herself the time is now It wasn't retirement but it was the first step Not long after she found herself in the middle of a large and unanticipated financial dilemma And in order to survive it she had to make some major changes that ultimately came down to one thing redefining retirement The Retirement Rescue Plan will prepare you for retirement in a way that takes you into account allowing you to define retirement in a new realistic and exciting way The goals are simple work less earn enough and be happier than ever Are you ready to get planning Assess what makes you happy it sounds obvious but when was the last time you took an honest look at what you really wanted Gain control of your finances by reviewing your savings expenses and budget with sample worksheets and exercises Generate ideas for continued earnings by considering your unique skills and interests and find extra inspiration by reading real life retirement success stories Ensure your security with five methods to avoid common retirement planning mistakes Nothing compares to the joy and relief you will feel when you find your way from financial despair to a fulfilling future as you start to enjoy retirement in a way that works for YOU *The Buckets of Money Retirement Solution* Raymond J. Lucia, 2010-07-20

Investors shell shocked by the Great Recession of 2008 2009 are looking for answers for something fresher than the old buy and hold mantra They hunger for stability yet yearn for growth to rejuvenate their battered portfolios Ray Lucia's *The Buckets of Money Retirement Solution The Ultimate Guide to Income for Life* provides just that a reassuring and scientifically proven strategy that gives investors both growth and income Lucia a Certified Financial Planner who's helped thousands of people invest more than 2 billion explains how to spend down safe buckets containing for example Treasuries CDs bonds while leaving a riskier bucket real estate stocks and alternative investments to grow long term This strategy shields investors from the short term ups and downs of the market And it gives them the courage and discipline to stay invested no matter what the future holds Written in a breezy accessible style and loaded with tons of examples and clear specific calculations the book explains how to set your financial goals divvy up your money accordingly and then invest intelligently With this book as your guide readers will learn how to achieve both income and growth while at the same time reducing risk All in all Lucia writes this plan is akin to a sports car that seats six approximating the best of both worlds In this case by being a conservative strategy that's also growth oriented Almost every kind of investment stocks bonds commodities real estate plunged in the past year or two turning off millions of investors who'd been planning for and counting on a reasonably comfortable retirement These retirees or near retirees need solutions something fresher than the old buy and hold mantra Yet here's what they hear from the financial services industry Set up an asset allocation model then take a systematic withdrawal to support your retirement remembering of course to rebalance the

accounts to remain in sync with the model Wrong That maximizes the advisors fees but doesn't protect the investors assets during the tough times

Retire with Freedom Tad Hill, 2023-06 Retirement should be a momentous occasion something one looks forward to with anticipation Unfortunately many in America haven't prepared Or they have prepared but don't really know how far their preparations realistically might get them Author and financial advisor Tad Hill uses his years of industry experience to enlighten and entertain while showing readers how they can get ready to Retire with Freedom By walking through his Retire with Freedom process and using true to life examples and stories readers get an insider experience of what it takes to develop a true holistic strategy for retirement income Tad is a published author radio and TV host industry trainer and speaker who helps retirees work toward their financial and retirement goals Registered as an Independent Adviser Representative Tad is legally bound to place clients interests ahead of his own as he helps you to develop implement and monitor your individual financial strategy Tad has passed the Series 65 securities exam and holds licenses in life and health insurance in Alabama Florida and Texas He has earned his Registered Financial Consultant RFC and Chartered Retirement Planning CounselorSM CRPC designations In addition to his passion for helping others Tad enjoys playing music and spending time with his wife and business partner Toni and their three daughters

Securing a Retirement Income for Life Bill Griffith, Jr., 2006 How much you need to finance your retirement depends on how well you want to live and the expected length of your retirement life Do you want to maintain or increase your standard of living Do you want to start a new business provide financial help to family members or engage in a new hobby or activity How much you need to accumulate depends on the lifestyle you envision Securing a Retirement Income for Life will show you how much you need to accumulate to provide a retirement income for life and how to implement the very best strategies for managing protecting and preserving your wealth The interactive nature of this new book will show you how to go about planning to meet your retirement needs and objectives and how best to prepare for uncertainties when the future is unknown For many people retirement may represent the longest stage of their life It is a time when they can look forward to a whole new range of exciting challenges and activities to experience their own vision with the same passion excitement and sense of accomplishment they had during the first part of their life Along with a much longer life however comes more complex and much more expensive financial challenges This book will help you prepare for the many challenges and uncertainties that lie ahead as you approach retirement and during your retirement years such as the potential risk of outliving your money The shift away from defined benefit plans to defined contribution plans is a trend that has revolutionized retirement planning by placing more of the responsibility for saving on the individual Since fewer retirees in the future can expect to receive a steady stream of income from employer provided defined benefit plans individuals will have to rely more on their own resources for a much higher percentage of their retirement income According to author and Certified Financial Planner practitioner Bill Griffith Jr CFP people are faced with having to make serious decisions about how to manage their company

retirement plan how much to contribute how to invest their money and what to do with their vested balance after they retire They need to have a plan based on clear and accurate information to help them make decisions about when to retire how long they can expect to live in retirement how much they need to accumulate and how to manage their funds throughout their retirement years The investment needed to finance retirement depends on an accurate forecast of expenditures and rate of return assumptions well into the future The uncertainty of traditional return assumptions and rising healthcare costs are both significant risks in retirement and can have a tremendous impact on retirement savings and security Decisions about when to retire how long you can expect to live in retirement and how much you need to accumulate are complicated by an ever changing set of circumstances Throughout this book the author emphasizes a process driven approach for facing these and other critical issues in retirement You will learn about the proper methods for managing retirement funds and how to protect against the risk of funding long term liabilities Meeting financial obligations through an investment based approach is only one part of the process Securing a Retirement Income for Life will show you how to use a combination of methods to assure that your retirement income will last for life **New York Life Center's Retirement Income Guide** New York Life Center for Retirement Income,2008

Ignite the flame of optimism with is motivational masterpiece, Fuel Your Spirit with **Paychecks And Playchecks Retirement Solutions For Life** . In a downloadable PDF format (Download in PDF: *), this ebook is a beacon of encouragement. Download now and let the words propel you towards a brighter, more motivated tomorrow.

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