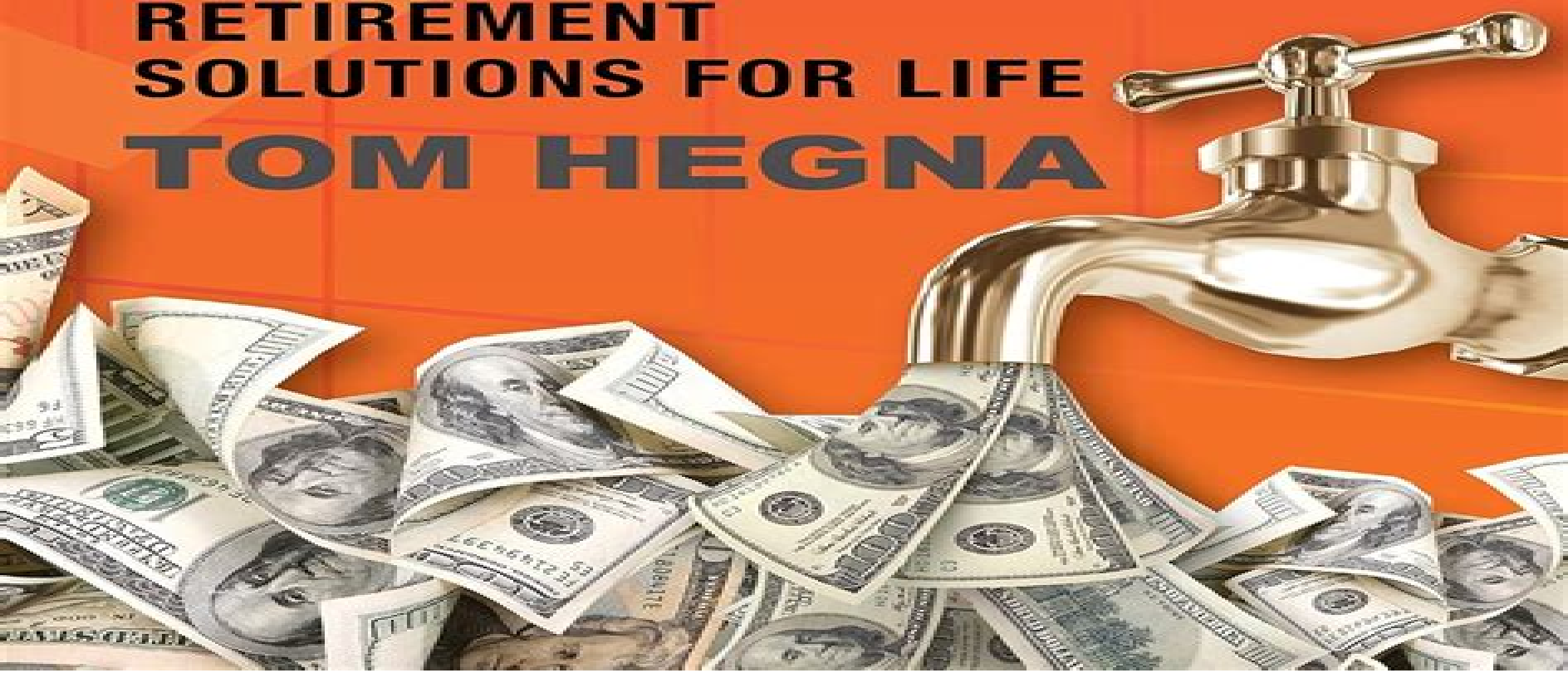


# **PAY CHECKS AND PLAY CHECKS**

**RETIREMENT  
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**TOM HEGNA**



# **Paychecks And Playchecks Retirement Solutions For Life**

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*Money for Life* Steven G. Vernon, 2012 Money for Life addresses the concerns of a wide range of people who are planning their retirements and hoping to create a retirement income that last for life Part One of this valuable guidebook outlines specific action steps and describes the various retirement income generators in an easy to understand manner using charts illustrations and examples It also introduces the Money for Life retirement income rating system to help you choose the solution that works best for you Part Two serves as a resource for readers who want more details on the methods for generating a retirement income and on specific retirement tax and insurance issues  
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Tax-Free Income for Life David McKnight,2020-11-17 The follow up to the bestselling The Power of Zero providing a blueprint to build a guaranteed tax free income stream that lasts for the long run American retirees face a looming crisis We are living longer than ever before and most experts predict a dramatic 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

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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

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