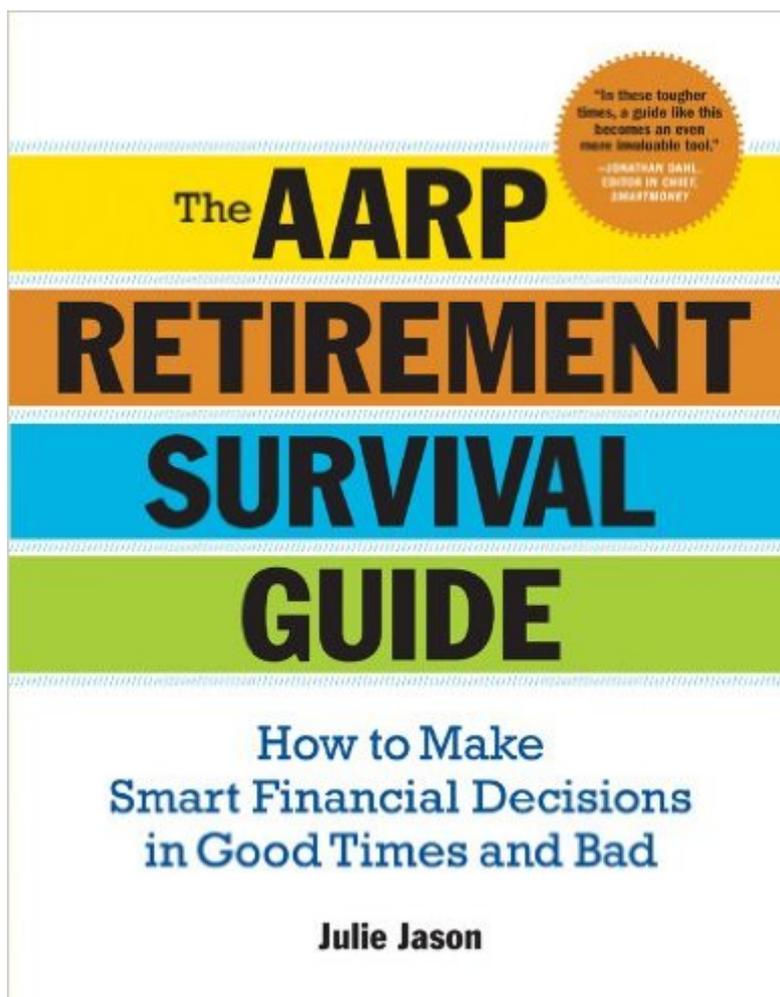


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# The AARP® Retirement Survival Guide: How To Make Smart Financial Decisions In Good Times And Bad



## Synopsis

Bank bailouts. Ponzi schemes. Plunging financial markets. Given today's dire headlines, planning a secure retirement has become a more critical task than ever. Now, for Americans seeking safety and stability in a time of wrenching economic change, comes investment educator Julie Jason with this no-nonsense guide, which won the award for Best Personal Finance Book at the International Book Awards and was chosen as the top business book by Booklist. It offers time-tested, rock-solid retirement advice for people of every income level: in addition to showing those on the verge of retirement how to create their own "personal pension," Jason deftly guides prospective retirees through the otherwise bewildering process of evaluating their needs, anticipating future expenses (and managing current ones), and converting present assets into future retirement income. To achieve this goal, she assembles--and shares with the reader--an entire tool kit of self-assessments, tables, checklists, and essential questions.

## Book Information

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## Customer Reviews

I purchased this book because .com alerted me to it and because it had all 5\* customer reviews. After having read it I have mixed feelings about its usefulness :On one hand, it provides a good overview of the financial planning process that needs to be followed to determine how much to save for retirement and how much to withdraw during retirement. It also provides a good overview of some of the retirement income products/annuities, and it has helpful checklists to select a financial adviser. Furthermore, I found the chapter on reverse mortgages a useful introduction to a very complex subject, with several helpful web sites listed. On the other hand, the book is not detailed

enough to do a financial plan, i.e. establish an affordable expense budget in retirement that includes determination of the amounts that can be safely withdrawn from investments. There are better books available that include detailed worksheets to do this, such as J.K.Lasser's "Your Winning Retirement Plan", or "Getting Started In A Financially Secure Retirement" by Henry Hebel (both of these books also refer the reader to useful web sites for DIY financial analysis/modeling). Part II ("Evaluating Retirement Income Products) provides a high level overview of annuities, enough to probably confuse/scare most readers to avoid these products altogether or to see a financial adviser (perhaps this is intentional). Appendix D contains an interesting case study with a complete retirement plan; unfortunately it is presented without any explanatory comments accompanying the individual worksheets, thus leaves the reader with many questions as to the details/logic of the plan.

This is an excellent read if you are ready to jump into planning for retirement. It does an excellent job of covering almost all of the things you need to consider. The book is organized well, and topics are covered to give you an excellent understanding of each with a few exceptions. The annuity topic is well covered, but the fact of the matter is this topic is just too big and complex to be well covered as part of a book, you need to get a book dedicated to this topic to really get the details of each type, but this book does an excellent job of giving you a real good handle on what products are out there and their basic pros and cons. Second, this book does not cover the Buckets concept, an interesting approach to retirement planning, although I don't plan on following the exact model of the buckets plan, I think the concept is very important to understand so you can consider how to handle the up and down cycle of the stock market and how your financial plan needs to prepare to handle it. 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: 5/5 Summary: Real good overview and introduction to the many considerations for retirement. 2.

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The AARP® Retirement Survival Guide: How to Make Smart Financial Decisions in Good Times and Bad Investing 101: A Beginner's Financial Guide for a Rich Life. The Basics on How to Make Money and Build a Wealthy Retirement. (Stocks, Bonds, Gold, Real Estate, Retirement, Assets, Wealth) Retirement Planning | The Year Before You Retire - 5 Easy Steps to Accelerate Your Journey to an Early Retirement & Live a Life of Financial Freedom... Lives of the Musicians: Good Times, Bad Times (and What the Neighbors Thought) Don Coyote: The Good Times and the Bad Times of a Much Maligned America Predictable Results in Unpredictable Times: 4 Essentials for

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