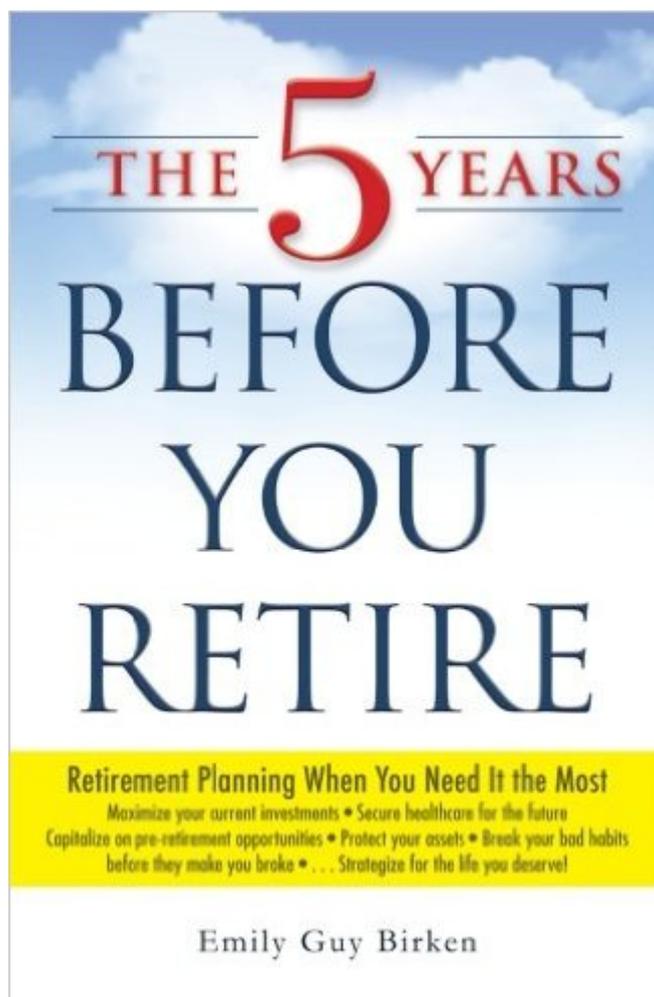


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# The 5 Years Before You Retire: Retirement Planning When You Need It The Most



## Synopsis

A comprehensive guide to planning your retirement before it's too late! Even though half of all Americans put money aside for retirement, it isn't until they reach their sixties that many realize that they haven't saved enough. With *The Five Years Before You Retire*, you'll hone in on what you need to do in the next five years to maximize your current savings and create a realistic plan for your future. This book guides you through each financial, medical, and familial decision, from taking advantage of the employer match your company offers for your 401k program to enrolling in Medicare to discussing housing options with your family. Covering every aspect of retirement planning, these straightforward strategies explain in detail how you can make the most of your last few years in the workforce and prepare for the future you've always wanted. Whether you just started devising a plan or have been saving since your first job, *The Five Years Before You Retire* will show you what you need to do now to ensure that you live comfortably for years to come.

## Book Information

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Average Customer Review: 4.4 out of 5 stars [See all reviews](#) (110 customer reviews)

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## Customer Reviews

Save your money and use Google. It's free and in the couple hours it takes to skim this book you can find the same info for free. You can look inside this book... choose the Table of Contents and google each topic. Read what a reputable source (Kiplinger, AARP, Fidelity, etc.) has to say about it. To me, it looks like that's what the author did. The entire book is superficial and weak. The section on Annuities is a prime example. I know very little about them but I already knew everything the author told me. Other the material is borderline irrelevant. The first section is about calculating how much you'll need for retirement. A similar worksheet is available free at any of a dozen financial web sites (try your bank's) and she focuses on calculating the 'gap' between what you need and what

you've saved. Then she gives tips about how to close the gap. here's my two cents...If you're 5 years away from retirement and have any sort of 'large' gap between need and saved you seriously need to rethink how close you are to retirement. There's no way you're going to save 10s of thousands of dollars (or hundreds of thousands!) in 5 years by not dining out so much or cutting back on your cable TV bill.

I'll save you \$13. The book has lots of swell forms you can fill out listing your expenses and sources of income. You can do those things yourself. Here's the rest of the book: Q: Should I spend less? A: Yes Q: Should I save more? A: Yes Q: Should I make crafts and sell them (honest, she says that)? A: Yes Q: Should I move into a smaller home? A: Yes Q: Should I take in a roommate? A: Yes Q: Yes? But you just said I should move into a smaller home. Where would I put a roommate? A: Did I mention you could make crafts and sell them?

I consider myself to be a junkie of personal finance, behavioral economics, and investing books, and this is one of the best personal finance books I have ever read, up there with Jane Bryan Quinn's classic, *Making the Most of Your Money*. It deals with an oft neglected time in the life cycle when the career is winding down and retirement related financial issues are staring you in the face. It clarified a lot of areas that were somewhat fuzzy to me--when and why to buy long term care insurance, the alphabet soup of Medicare plans, and dealing with outside-the-nuclear-family money needs, to name a few. Of course, retirement investment planning was in the forefront, with an excellent explanation of the increasingly popular "Three Buckets" strategy. I enjoyed the easy reading book so much that I conquered it in an afternoon. It is loaded with pearls and worth its weight in gold. Well done!

This book is worth every penny. I first borrowed it from the library, but ended up buying it so I could fill in the charts and take notes. It really explores in depth all the things to consider, while you are on the cusp of retirement. I am an avid reader of financial books and magazines and found this little book to be concise and informative on lots of different topics. Knowledge is power and I want to know about all the tricks and strategies to make our money last during this next phase of our lives.

As a former financial advisor, I have to agree with Birken. This is the most crucial time for precision planning and the scope of all that you have to examine is absolutely overwhelming. This book took me through every step.....from knowing how much I need, to health care (ugh), to where I'll live and

whether I'll work....plus topics like taxes and having an estate plan. It's all here.--Caveat - Birken was a guest on our Stacking Benjamins podcast, so I'm definitely an advocate of this author and this subject. However, I don't write reviews for all of my guest's work, only the ones I really like. You won't be unhappy you purchased this book if you're thinking of retiring.

The book had a couple of new and very good ideas for managing cash flow. I would recommend and will re-read annually until I retire, and even thereafter.

As I prepare for retirement, I have read numerous books. This author lays out ideas or suggestions as one prepares and once into retirement. One idea that was new to me is the idea of having different buckets of money for use once one hits retirement. That one idea is very sensible to me. I would recommend this book as one starts to think and worry about retirement.

This book covers everything you think you need to know and more about the years just before retirement. I was impressed by breadth and depth of the information, and picked up a few nuggets that I wasn't aware of before. Easy to consume and come back to as a reference. I picked up a few copies for relatives.

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