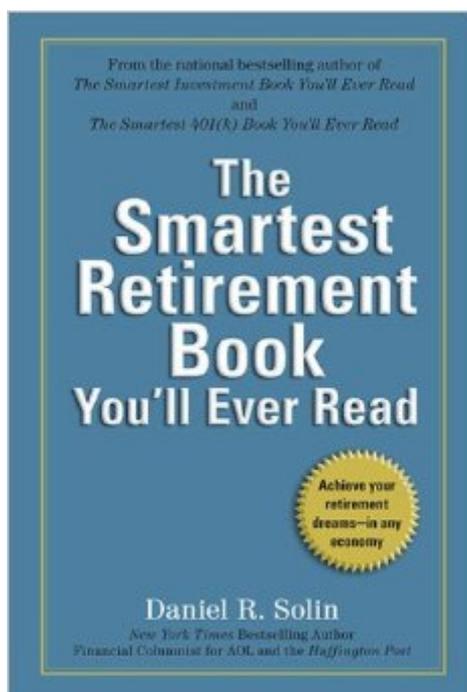


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# The Smartest Retirement Book You'll Ever Read: Achieve Your Retirement Dreams--in Any Economy



## Synopsis

Follow the advice in *The Smartest Retirement Book You'll Ever Read* and you will: Find simple strategies to maximize your retirement nest egg Steer clear of scams that rob you of your hard-earned savings Ensure that your money lasts longer than you do Avoid the common mistakes that can leave your spouse impoverished Discover financial lifelines no matter how desperate the economy "If you want a handy guide that provides information in small chunks, Solin's book is it."  
-Newark Star-Ledger

## Book Information

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## Customer Reviews

This book is set up in an interesting, easy to read manner. There are 58 "real" chapters, as chapter 59 is effectively an end-notes section with further reading relating to references made earlier in the book. The chapters are very short, most are not longer than 4 pages. It makes the book a rather quick read, and Solin does a good job explaining everything in plain language. The target audience seems to be those closer to retirement than those just starting out. If you're inclined to read a lot about personal finance, there may not be a lot of new ideas in this book, but I did find out a few new things. Solin stresses diversified investments in low-cost stock and bond index funds, where you determine the appropriate ratio according to your risk appetite. A suggested asset allocator is included in an appendix. He touts money market accounts over savings accounts for cash. He cautions against Variable and Equity-Indexed annuities that are hard to understand, although his supporting evidence is almost non-existent, his thesis is basically "Don't invest in these, they're bad." He talks about Social Security and pension pitfalls and astutely points out that there's no way

to really know what the right age to take your SS benefits. He has some interesting discussion on nest egg withdrawal strategies, going beyond the 4% rule to more complex, market-based strategy. Also interesting is a strategy of leaving IRAs as inheritance, but informing your heirs to not cash in all at once, rather make minimum required annual withdrawals and allow compounding to continue to build the account. He discusses Long Term Care policies, setting up trusts, and estate planning as well. Overall the book is a fine read.

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