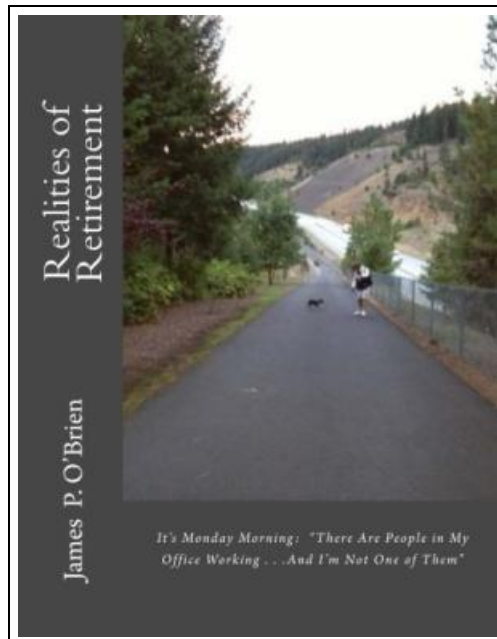


It s Monday Morning: There Are People in My Office Working . . .and I m Not One of Them Realities of Retirement



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(Prof. Hilma Robel)

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Createspace Independent Publishing Platform, United States, 2015. Paperback. Book Condition: New. 280 x 216 mm. Language: English . Brand New Book ***** Print on Demand *****.Baby Boomers are leaving the workforce and entering retirement in overwhelming numbers. This book addresses many issues associated with retirement in a user-friendly manner. It provides concepts related to age-based, emotion-based and finance-based retirement. Although the target audience is Boomers, the book would be invaluable to those new to the workforce as well as those retiring within a decade or two. The author discusses how retirement is best funded with three pools of funds: (1) personal savings; (2) pensions; and (3) Social Security. Strategies for accumulating personal savings are presented as well as pension plans, including 401ks and IRAs. Current Social Security law is examined. He then moves to practical considerations of retirement, including how to consolidate assets and what a will and trust do for an estate. Budgeting is presented with models. Income tax in retirement as well as health care and long-term nursing care insurance are discussed. Following these hard-core issues of financing and supporting retirement, he moves to lifestyle, including nutrition and physical fitness, followed by suggestions for enriching one s retirement through educational and cultural pursuits, travel and sports. Living with one s spouse, children and grandchildren are discussed, as well as new geographical locations and divesting of household goods. There is a chapter on taking advantage of senior discounts and price discrimination. The final chapter addresses leaving a financial legacy to one s heirs. The book is interwoven with numerous real life vignettes, work sheets to assist readers in making choices as well as appendices that provide examples of retirement number crunching.

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