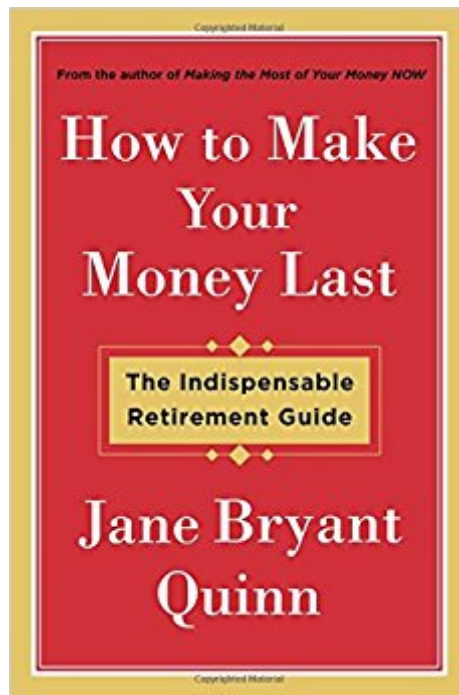


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# How To Make Your Money Last: The Indispensable Retirement Guide



## Synopsis

Jane Bryant Quinn is America's dean of personal finance. The book is a true treasure chest of financial secrets. "Forbes With How to Make Your Money Last, you will learn how to turn your retirement savings into a steady paycheck that will last for life. Today, people worry that they're going to run out of money in their older age. That won't happen if you use a few tricks for squeezing higher payments from your assets—from your Social Security account (find the hidden values there), pension (monthly income or lump sum?), home equity (sell and invest the proceeds or take a reverse mortgage?), savings (should you buy a lifetime annuity?), and retirement accounts (how to invest and critically how much to withdraw from your savings each year?). The right moves will not only raise the amount you have to spend, they'll stretch out your money over many more years. You will also learn to look at your savings and investments in a new way. If you stick with super-safe choices the money might not last. You need safe money to help pay the bills in your early retirement years. But to ensure that you'll still have spending money 10 and 20 years from now, you have to invest for growth, today. Quinn shows you how. At a time when people are living longer, yet retiring with a smaller pot of savings than they'd hoped for, this book will become the essential guide.

## Book Information

Hardcover: 384 pages

Publisher: Simon & Schuster; 1st Edition edition (January 5, 2016)

Language: English

ISBN-10: 1476743762

ISBN-13: 978-1476743769

Product Dimensions: 6 x 1.2 x 9 inches

Shipping Weight: 1.6 pounds (View shipping rates and policies)

Average Customer Review: 4.7 out of 5 stars See all reviews (191 customer reviews)

Best Sellers Rank: #3,262 in Books (See Top 100 in Books) #7 in Books > Business & Money > Personal Finance > Retirement Planning #15 in Books > Business & Money > Personal Finance > Budgeting & Money Management #18 in Books > Business & Money > Investing > Introduction

## Customer Reviews

As I think about retirement, these types of books begin to look more appealing. I actually found it comforting to have an expert identify and discuss the most confusing (and fearful!) parts of retirement--especially knowing for sure one will have enough money. Of course, some of the

sections don't apply to everyone, so I just skipped to the parts that were relevant to me. The author has some helpful advice on thinking about how you are going to survive (financially) your golden years. She has a way of writing things clearly and succinctly--bringing out the most important points. Of course, Ms Quinn spends quite a bit of time on the thorny issue of how/when to claim social security benefits. It's been well documented by others, of course, but it was helpful to see an expert's perspective on how long to defer claiming benefits. To see how well you are prepared for retirement, Jane suggests you make a budget of where your money is going now, then add up all your financial assets. She suggests a conservative 4% "draw down" on your savings. And don't make the mistake, she admonishes the reader, of just investing in "income" investments. You really need a more well-rounded portfolio in stocks and indexes--and certainly NOT just a few stocks. For spending purposes, Ms Quinn recommends a concept of money "buckets." For example, you have one bucket to take care of immediate, short-term expenses, and another as an "income portfolio," and so on. You might have one bucket as a "discretionary spending" bucket. I was pleasantly surprised to find some really useful information on the Affordable Care Act--or "ACA."

Jane Bryant Quinn is America's dean of personal finance. Her columns have appeared over the years in the country's top papers, magazines, and websites, including Newsweek, The Washington Post, Woman's Day, Good Housekeeping, and Bloomberg. Jane worked for The CBS Morning News and then for The CBS Evening News with Dan Rather. And she has regularly appeared on ABC's The Home Show as well as Good Morning America, Nightline, and many other programs. I've known Jane for many years and have enormous respect for her integrity and amazingly detailed knowledge of personal finance. I have equally deep respect for her practical, common-sense, and honest financial advice. And I love her no-nonsense style, which comes across so clearly in her writing. If anyone knows how to get us through retirement, it's Jane. She tells us precisely what to do with no hesitation and in the shortest space possible. And when Jane sees financial fraud, malfeasance, or rip-offs, she tells her readers to stay far far away. In short, she's on just one person's payroll -- her reader's. In recent days, I've had the great pleasure of examining Jane's latest of nine books -- "How to Make Your Money Last" -- the Indispensable Retirement Guide. The book is a true treasure chest of financial secrets, tips, how to's, and advice for anyone who is about to retire or has retired. I've written about personal financial planning for years and think I have a pretty strong knowledge base, but I learned something important and new every page or two. The book is also of tremendous value for working people, including those just starting out. For example, Jane's description of how to navigate the

Affordable Care Act may be the single best quick operating guide around for anyone using the new health exchanges.

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