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Nota di contenuto	Frontmatter -- Advance Praise -- Acknowledgments -- Contents -- Preface -- Chapter 1: The Retirement Crisis in Brief -- Chapter 2: A New Use for Life Insurance -- Chapter 3: A Visit with the Financial Planner -- Chapter 4: Another Visit with the Financial Planner -- Chapter 5: The Withdrawal Source Section of the Spreadsheet -- Chapter 6: Cash, Taxes, and Insurance Premiums The Next Day... -- Chapter 7: Calculating Sustainable Retirement Spending -- Chapter 8: Adding an Annuity -- Chapter 9: Can an Annuity Improve Sustainable Retirement Spending? -- Appendix A: Reference Manual for the Gui Interface of the Rhino Retirement Analyzer V1.0, Basic Mode -- Appendix B: Reference Manual for the GUI for the Rhino Retirement Analyzer v1.0, Expert Mode -- Appendix C: Tutorial for the Scripting Language and Command-Line Interface of the Rhino Retirement Analyzer v1.0 -- Appendix D: The Market for Retirement Spending Optimization -- Appendix E: The Genesis of the Rhino Retirement Analyzer (and this Book) -- Appendix F: What is Included, What is Excluded, and Known Limitations of the Program -- Index
Sommario/riassunto	Do your clients have any idea of what they can/should spend in retirement? Do they know what they need to do to optimize their retirement spending? How can you protect a spouse from the drop in social security if a client dies early? Why is it likely that buying insurance or buying a fixed annuity can dramatically increase the level

of your client's spending—even if your customer is already retired? What if you could show your client exactly what the impact would be and at what level they would need to buy to achieve a certain level of spending? How can buying a fixed annuity be a hedge against term life expiration and what level is required? When should your client start taking social security? What can your client spend now and how much can that improve if they purchase insurance or an annuity from you? All these questions and more are answered in this book and in the free software that accompanies this book. The software, though more complex than most end users would care to learn, offers you the opportunity to load in customer financial data and give them results that will calculate various options. The amazing and counter-intuitive part is that it is highly likely that most individuals can see their monthly spending capability go up dramatically by buying insurance and/or buying a fixed annuity and the software enables you to zero in on the desired level. Even though life insurance is an old, established financial product, and annuities are even older, there is one enormous market that has been overlooked: the market for additional retirement funds for a surviving spouse and replacement of Social Security payments that are lost after the death of a spouse. This book explains how to address this market, and includes instructions and a license for software that illustrates how insurance and annuities can increase sustainable spending in retirement. Most people have no idea how much they can really spend in retirement. Many are living frugal lives spending their social security while "saving for a rainy day". They buy life insurance in batches of tens thousands of dollars because it sounds good or what they think they can afford. Almost no one would believe that buying "expensive" life insurance after age 60 actually can free them to spend MUCH more on a monthly basis. Furthermore, no one is looking at an optimum return on the investment based on a certain level of potential spending. Until now. This book, and the accompanying software enable you, the life agent, to input the customer data and come up with a plan for your customer and provide proof that the plan will work for them. The book explains what goes into making these calculations, why they work the way they do and gives various case studies that quite often show that buying term insurance or buying an annuity after retirement can be great investments for them. We think your customers will be convinced. There are detailed instructions as to use of the software that accompanies the book with built in case studies that you can use. But even more importantly, you can input a customer's data and provide them with options and actually show them the benefits or give them the solutions that they would otherwise not know exist. These solutions will be invaluable to your business and offer you a distinct advantage over competition that are not selling in this manner.
