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## Sommario/riassunto

"A Contrarian Twist to Saving for Your Golden Years The Essential Retirement Guide: A Contrarian's Perspective brings a much-needed shift in thinking to the age-old question of how best to prepare for your retirement. This handbook helps you reject confusing, outdated information and figure out how much wealth you really need to retire securely. In the process, this groundbreaking text discusses when to save, why to save, how to save, and how much to save--providing new insights in an environment that is cluttered with misinformation about retirement planning. This comprehensive resource explains when you should start saving for your golden years, how to prioritize your retirement saving amid other spending obligations, and how much you can comfortably spend each year once you have retired. Additionally, the text provides hard data that underscores the fragility of humans in spite of ever-increasing lifespans and how that fragility should inform our actions in the earlier stages of our retirement. With baby boomers approaching their golden years, retirement planning has become more

popular than ever before. This book offers fresh insights on how to:  
Dispel some of the inconsistent messages about retirement, such as the conventional retirement income target and the 4 percent rule  
Determine your lifespan and how it is affected by your lifestyle  
Consider the possibility of long-term care and how it may affect your retirement planning  
Prepare for the change in spending habits that typically occurs over the course of retirement  
The Essential Retirement Guide: A Contrarian's Perspective takes a fresh look at retirement saving strategies and guides you in creating a plan that fits your finances and your lifestyle"--

"The Essential Retirement Guide will detail saving for retirement--when, why, how, and how much. There is much miscommunication and false information about retirement planning. Inconsistencies such as retirement target percentages of final pay, the amount of retirement income needed, and the use of proper investment vehicles, most of which cost hundreds of thousands of dollars more than necessary, all add to the mystification of most retirement planning advice. The book will answer: - When should I start to save? - What takes priority: paying off the mortgage or saving for retirement? - What is the most tax-effective investment vehicle during the accumulation phase? - How should I invest? - How much money do I need to retire comfortably? - How much retirement income will I need? - What percentage of my assets can I spend each year in retirement? - How will my spending habits change over the course of my retirement? - Do I need to worry about the cost of long-term care?"--

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