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Record Nr. UNINA9910364948403321 Autore Chien Chia-Li Titolo Enhancing Retirement Success Rates in the United States: Leveraging Reverse Mortgages, Delaying Social Security, and Exploring Continuous Work / / by Chia-Li Chien Cham:,: Springer International Publishing:,: Imprint: Palgrave Pivot, Pubbl/distr/stampa 2019 **ISBN** 9783030336202 3030336204 Edizione [1st ed. 2019.] Descrizione fisica 1 online resource (xxvi, 113 pages): illustrations Disciplina 332.02401 332.0240140973 Soggetti Financial services industry **Financial Services** Inglese Lingua di pubblicazione **Formato** Materiale a stampa Livello bibliografico Monografia Nota di bibliografia Includes bibliographical references and index. Chapter 1: Introduction to the Research Study -- Chapter 2: Prior Nota di contenuto Research Review and Overview of Enhanced Retirement Strategies --Chapter 3: Research Methodology -- Chapter 4: Results: Establishing a Base -- Chapter 5: Effect of Adding HECM to the Base -- Chapter 6: Effect of Delaying Claiming Social Security Benefits and Continuing to Work -- Chapter 7: How to Use this Research. Sommario/riassunto "Dr. Chien's book aims to help middle class retirees get a better handle on their retirement finances by ensuring that all of their key household assets are considered in the planning process. It is essential reading for retirees and their advisors who are seeking how to best position assets for a successful retirement." -Wade D. Pfau, PhD, CFA, RICP, Program Director for the Retirement Income Certified Professional program at The American College of Financial Services and host of RetirementResearcher.com "Dr. Chien's research is built on a solid foundation of easy to follow logic and careful calculations. For many, aging in place is no longer a foregone conclusion but the result of a reasoned and well-informed process of optimization. She shows

seniors, children of aging parents, and advisors to these households how to think about this inevitable choice. -Jeffrey W. Lang Sr., PhD,

CFP®, CLF®, CRPC®, CLU®. Director of Centralized Supervision, Lincoln Financial Advisors "In addition to presenting her unique retirement planning research models. Dr. Chien offers case studies to demonstrate the efficacy of her strategies." -J. Barnes. Senior Vice President and Investment Counselor, Capital Group Private Client Services "Moving into retirement for many is a journey fraught with the unknown. Dr Chien's book helps pre-retirees and retirees ease into this journey by giving them easy to understand and solid examples. This book speaks to the advisors as well giving them potential ways to optimize all client assets in the pursuit of a successful retirement." -Angela G Ribuffo, RICP, CFP, ChFC, CDFA, CLTC, President, Raion Financial Strategies LLC and Immediate Past President of Women in Insurance and Financial Services (WIFS) Chia-Li Chien, Ph.D., CFP®, PMP®, is an Assistant Professor and Director of the Financial Planning Program of California Lutheran University and a Succession Program Director at the Value Growth Institute. She authored two award-winning books, Show Me the Money (2010) and Work Toward Rewards (2012). She frequently speaks at local and national conferences. She hosts succession blog at valuegrowthinstitute.com, leads pro bono projects, and serves on the boards of various national financial service associations.