

# Your Retirement Income Blueprint

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as more and more canadian boomers are approaching retirement the transition from accumulating assets in their working years to creating a reliable stream of income in retirement is becoming a top priority issue for a huge segment of the population your retirement income blueprint is an antidote for canadians who are generally ineptly advised under serviced and over charged by advisors on planning retirement income based on the author s specialized experience in retirement income planning this book will help readers to work through the many stages of their retirement and adapt their income plans to

account for constantly changing health and family issues the book will help you to combine government and personal sources of income most efficiently determine which assets to use first and which to defer preserve government benefits and entitlements that are in many cases needlessly wasted or lost create results that are more survivor and estate friendly than traditional approaches greatly reduce taxes on retirement income and to the aggregate estate your retirement income blueprint lays out a six step process for taking apart accumulated assets making the most out of what you have taken a lifetime to save and creating an income that lasts as long as you do

this book gives you the blueprint for creating sustainable income in retirement making the most out of the assets you ve taken a lifetime to accumulate and building a strong financial foundation for your lifetime if you are approaching the end of your working life or recently retired you are probably anxious about your finances how can you afford to retire let alone enjoy your retirement in years to come how can you ensure you won t outlive your money questions about retirement finances are now more urgent and worrisome than ever as the baby boomer generation retires in droves and economic conditions remain uncertain historically low interest rates significant changes to the canada pension plan and rising government debt in the face of skyrocketing demand for medical care all point to tough times ahead for retirees your retirement income blueprint provides the plan you need to build a financially secure retirement offering proven strategies that show you how to combine government and personal sources of income most efficiently determine which assets to use first and which to defer preserve government benefits and entitlements that are often needlessly wasted or lost create results that are more survivor and estate friendly than traditional approaches greatly reduce taxes on retirement income and your estate live the lifestyle you want in retirement and enjoy peace of mind knowing that your money will last as long as you do

pensions and retirement saving plans have helped millions of households build financial security but tens of millions of people have been left behind without access to these wealth accumulation vehicles for many others the plans they have do not ensure financial security in retirement the problems that underlie these failures can be addressed this book proposes concrete practical ways to make dependable retirement income accessible for all americans not just those with means individual accounts have eclipsed traditional

pensions as the primary vehicle for retirement saving in the united states a shift that underlies many sources of retirement insecurity the 401 k plan and similar accounts have increased financial security for many people but have done nothing for millions more many of those who do have such plans are burdened with the need to make numerous saving investment and withdrawal decisions that stress their financial acumen financial advice that is unbiased unconflicted and affordable is often difficult to find managing wealth in retirement especially the need to convert retirement savings into steady income poses significant challenges that current financial instruments and practices do not adequately address economic downturns like the great recession and the covid 19 pandemic increase financial insecurity and make addressing these issues more urgent written by noted experts in the field wealth after work offers practical solutions that address these concerns the proposals show how policymakers can help all americans gain access to retirement savings accounts obtain better information about their savings choices and better manage their wealth in retirement by proposing solutions that build on rather than replace the existing system the book provides a nuanced practical guide to reform that would benefit all americans

each of us has our own personal vision of what we want to achieve and experience over the course of our life the challenge is managing our time and resources in a manner that allows that vision to be achieved living your dream is designed to help adult canadians baby boomers through gen z achieve their objectives via effective financial planning and management living your dream works through the financial challenges that we all face at various points in our lives and helps the reader to understand the main programs and structures to be used and obstacles to be managed through proper planning and diligent execution living funding an exceptional life is within the grasp of most of us but it won t just magically happen

what do planning retirement income and the music of the baby boomer generation have in common retirement rocks especially if you re planning for reliable sustainable income that will last as long as you do all to the tune of the classic music you love in this unique and enlightening book daryl diamond combines his two passions retirement income planning and music to bring you financial advice that s practical accessible and even a little fun linked to the tunes trivia and idols of your musical past the financial tips and strategies in

retirement for the record made easier to relate to and more memorable distilling over thirty years of experience with planning and managing retirement income for clients into forty six short chapters diamond reveals the keys to a comfortable secure retirement all in the key of the boomer generation s favourite music full of examples and stories from the author s thirty plus years of working with clients to ensure they have the income they need to realize their retirement dreams and goals and that they won t outlive their money packed with musical references and quotes stories about your favourite songs and stars fascinating tales and trivia and even links to videos so you can relive some of your most treasured musical memories don t think of retirement planning as bad medicine when it s accompanied by the soundtrack of your life it goes down a whole lot easier

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