



# Tell Me When You're Going to Die and I'll show you how well you can afford to live

*CSA, Stephen J Kelley*

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Do you know how long you are going to live? If not, how can you possibly create an intelligent and accurate retirement plan? The answer is you can't without a great deal of luck. Of the people who try to do this on their own, 80% get it wrong and either run out of money before they die, or die with way too much. This insightful book shows you exactly how to solve this key problem. The author takes you step by step through the "Last Things First" and "More Now, More Later" retirement processes of creating a retirement plan that you can not only count on, but also thrive with. From the book: "Before going on, let me say I get it. I understand why most people don't have professional financial help. The fact is, you don't trust us. And with good reason. There is so much noise and so many conflicting opinions. Everybody, it seems wants only one thing—to separate you from your money. Billions of dollars are spent every year in lobbying Congress and silly advertisements about blue dots, meaningless orange numbers, and green lines (yellow brick road, anyone?). And everyone seems to win except for you." (page 10) "In fact, it received no discussion or debate at all. None. Zero. Nada. I have often said the 401(k) was not something that was done for us. It was done to us. Xerox, Kodak and the rest of corporate America were not the only culprits. Wall Street and the mutual fund industry were also in the thick of things. The industry immediately saw the opportunity and aggressively marketed the plans as a money saving strategy for business, and rapidly pulled corporate America away from pensions and into defined contribution plans." (page 30) "What people often fail to consider, however, is when you defer taxes, you are also deferring the tax rate. In addition, you are growing the balance upon which you will be paying taxes. The trap, of course, is you could be setting yourself up for having to pay a higher tax on more money, not to mention what it can do to things like taxes on your Social Security benefits." (page 37) "How much would that have amounted to on the above-mentioned plan? \$191,650. Think of that. You put up all the money, took all the risk, and never, in the entire time you were saving, had access to your money without severe penalty. But they, the people holding your money, took out over 30%, whether they made you money or lost you money. For what?" (page 41) "The reason this works is because of compounding interest. Compound interest happens when you have the ability to earn interest on your interest. This does not happen in the stock market. In the market you simply have whatever a security is worth at any given time." (page 55) "Now that reality has happened, and we've had two total financial meltdowns within a single decade, with another apparently right around the corner, all of that past data is being shown for what it is: nonsense. It turns out that when you have frequent and drastic market downturns income planning isn't so cut and dried." (page 72) "It turns out that rates of return have very little to do with income planning success. Rather it's sequence of returns that determine success. Should you be lucky enough to have any down years come late in your retirement, chances are much greater that you won't run out of money. However, should those very same negative returns come early, they can do a significant amount of damage." (page 77) "All told, your \$250,000 variable annuity has cost you, at a minimum, \$115,000 in fees over a ten-year period. Guaranteed. And remember, that's a minimum amount, if you make no money (although, in fairness, it could be less if you lose money, but not much). Variable annuity fees are based on the value of the annuity. So, if you are lucky, and the annuity contract goes up by, say, 5% our "partners" would receive \$163,378. Guaranteed!" (page 92)

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