

# What is retirement planning?



# Retirement Planning Explained For Entrepreneurs 90 2532 Retirement

**Marquis Who's Who**



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comes more complex and much more expensive financial challenges This book will help you prepare for the many challenges and uncertainties that lie ahead as you approach retirement and during your retirement years such as the potential risk of outliving your money The shift away from defined benefit plans to defined contribution plans is a trend that has revolutionized retirement planning by placing more of the responsibility for saving on the individual Since fewer retirees in the future can expect to receive a steady stream of income from employer provided defined benefit plans individuals will have to rely more on their own resources for a much higher percentage of their retirement income According to author and Certified Financial Planner practitioner Bill Griffith Jr CFP people are faced with having to make serious decisions about how to manage their company retirement plan how much to contribute how to invest their money and what to do with their vested balance after they retire They need to have a plan based on clear and accurate information to help them make decisions about when to retire how long they can expect to live in retirement how much they need to accumulate and how to manage their funds throughout their retirement years The investment needed to finance retirement depends on an accurate forecast of expenditures and rate of return assumptions well into the future The uncertainty of traditional return assumptions and rising healthcare costs are both significant risks in retirement and can have a tremendous impact on retirement savings and security Decisions about when to retire how long you can expect to live in retirement and how much you need to accumulate are complicated by an ever changing set of circumstances Throughout this book the author emphasizes a process driven approach for facing these and other critical issues in retirement You will learn about the proper methods for managing retirement funds and how to protect against the risk of funding long term liabilities Meeting financial obligations through an investment based approach is only one part of the process Securing a Retirement Income for Life will show you how to use a combination of methods to assure that your retirement income will last for life *Retirement Plans for Small Businesses* Dearborn Financial Publishing,2001-03-01 This course focuses on rules directly affecting the choice by small businesses of retirement plan products It combines basic explanations of plan types with instruction on how to fit a business with a retirement plan that will suit a business owners objectives and circumstances Due to the recent passage of the Economic Growth and Tax Relief Reconciliation Act of 2001 many Dearborn courses have been affected A Quick Reference Guide on the Tax Act has been created to explain the impact the Act has on these courses A quick reference guide will be included with the purchase of this course If you are taking this course for CE the CE exam will automatically be added to your basket when selecting CE credit Certain states require that a proctor or monitor supervise the exam taking process **Retirement Planning: A Guide for Financial Planners** Madhu Sinha,2011

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