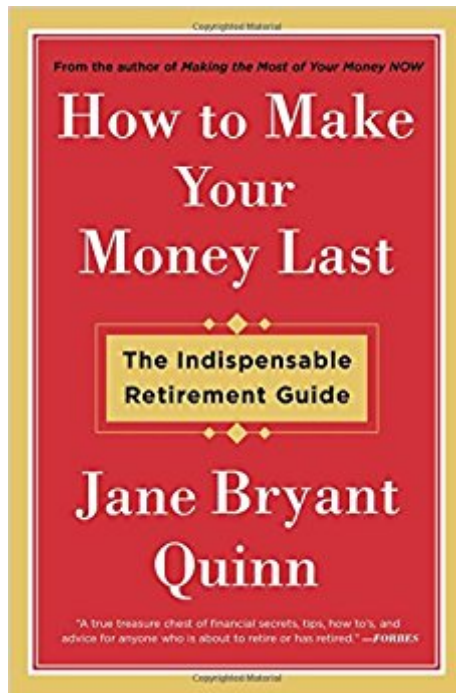


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# How To Make Your Money Last: The Indispensable Retirement Guide



## Synopsis

Turn your retirement savings into a steady paycheck that will last for life with Jane Bryant Quinn's *How to Retire Well*, a book that covers every phase of retirement finance. Bottom line, anyone on the retirement track or in retirement should own this book. (Huffington Post). Today, people worry that they're going to run out of money in their older age. That won't happen if you use a few tricks for squeezing higher payments from your assets from your Social Security account (find the hidden values there), pension (monthly income or lump sum?), home equity (sell and invest the proceeds or take a reverse mortgage?), savings (should you buy a lifetime annuity?), and retirement accounts (how to invest and critically how much to withdraw from your savings each year?). The right moves will not only raise the amount you have to spend, they'll stretch out your money over many more years. With this book, financial expert Jane Bryant Quinn, *America's* dean of personal finance (Forbes), explains how to turn your retirement funds into a paycheck that will last for life. She also shows how to look at your savings and investments in a new way. If you stick with super-safe choices the money might not last. You need safe money to help pay the bills in your early retirement years. But to ensure that you'll still have spending money ten and twenty years from now, you have to invest for growth, today. Quinn shows you how. At a time when people are living longer, yet retiring with a smaller pot of savings than they'd hoped for, this book will become the essential guide "a hugely valuable resource for readers, wherever they are on their personal financial timeline" (Publishers Weekly, starred review).

## Book Information

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## Customer Reviews

"Jane Bryant Quinn is America's dean of personal finance. . . . If anyone knows how to get us through retirement, it's Jane. . . . The book is a true treasure chest of financial secrets, tips, how to's, and advice for anyone who is about to retire or has retired. . . . If you need a kind, but tough drill sergeant to kick you out of your retirement doldrums, set you on a safe financial path, and keep you smiling through your next stage of life, this book is the answer."

(Forbes) "Veteran financial writer Quinn delivers another winner with this guide. . . .

Quinn's tone is as reassuring as her words . . . certain to be a hugely valuable resource for readers, wherever they are on their personal financial timeline." (Publishers Weekly, starred review) "Quinn is one of the country's leading commentators on finance . . . Her clarity of prose is matched with a generosity of spirit, and all of the information is graciously laced with a noncondescending tone that renders this book as absolutely helpful as the author intended. . . . Quinn's books are always in demand, and this one will prove no exception."

(Booklist, starred review) "Quinn provides savvy suggestions to people approaching, entering, or managing retirement. . . . Readers at these mature stages of planning will find valuable insight and resources here . . . With strategy and thoughtfulness, Quinn's readers will be able to 'get more from your assets than you probably think.'" (Library Journal) "Leading personal finance columnist Jane Bryant Quinn writes with clarity and compassion about the often stressful subject of retirement finances. She enlightens readers about the difficulties of determining how to get the most out of Social Security. (It's not as simple as simply signing up for it.) Yet even those readers who understand every word she writes will be glad to come to the last chapter, 'Just Tell Me What To Do.' There she lists the three numbers that matter when you're making a retirement plan and offers an 18-item retirement checklist." (Boston Globe)

**PRAISE FOR MAKING THE MOST OF YOUR MONEY NOW:** "There is no more trustworthy figure in all of American journalism." (Joseph Nocera, author of *A Piece of The Action*) "The book...remains at its heart the Joy of Cooking of personal finance. It provides the basics in just about any area you can think of •from what you should consider about money when you are in your 20s, to what to do with your investments once you have retired •and presents simple, straightforward recipes outlining the fundamentals of how to accomplish your goals." (The New York Times) "I found myself racing through this gigantic compendium because it was engagingly written and full of useful

information. And she writes compellingly enough to make you want to spend more time getting things in order." (The Washington Post)"Everything you ever wanted to know was somewhere in those pages...Quinn, the renowned Newsweek columnist who has been writing on personal finance topics for more than 30 years, focuses this rewrite on many of the top issues of today, such as recovering when you've been savaged by the economy. Last week she talked with me about how Americans can deal with today's tough market." (The Los Angeles Times)"A financial management bible, updated . . . Jane Bryant Quinn has been teaching all of us how to better manage our money— for the better part of three decades." (MarketWatch)"A practical tour de force from the maven of money. This is simply the best handbook for managing personal finances that I have ever seen. It belongs on every bookshelf — or best yet, on every desk near every checkbook or computer." (Rosabeth Moss Kanter, Harvard Business School, author of World Class)"The class book for practical financial advice— encyclopedic in scope and written with clarity and style." (Burton G. Malkiel, author of A Random Walk Down Wall Street)"No one is smarter about money— or easier to read or clearer or more conscientious— than Jane Bryant Quinn. (Andrew Tobias, author of The Only Investment Guide You—,ll Ever Need) --This text refers to the Hardcover edition.

Jane Bryant Quinn is a leading commentator on personal finance. She is author of the bestselling Making the Most of Your Money NOW, Smart and Simple Financial Strategies for Busy People, and Everyone's Money Book. Quinn has written for Newsweek, The Washington Post, Bloomberg.com, Woman—s Day, and Good Housekeeping. An Emmy Award winner, Quinn has appeared on PBS and CBS News. Her personal finance column currently appears in the AARP Bulletin. She lives in New York City and blogs at JaneBryantQuinn.com.

As I think about retirement, these types of books begin to look more appealing. I actually found it comforting to have an expert identify and discuss the most confusing (and fearful!) parts of retirement--especially knowing for sure one will have enough money.Of course, some of the sections don't apply to everyone, so I just skipped to the parts that were relevant to me. The author has some helpful advice on thinking about how you are going to survive (financially) your golden years. She has a way of writing things clearly and succinctly--bringing out the most important points.Of course, Ms Quinn spends quite a bit of time on the thorny issue of how/when to claim social security benefits. It's been well documented by others, of course, but it was helpful to see an expert's perspective on how long to defer claiming benefits.To see how well you are prepared for

retirement, Jane suggests you make a budget of where your money is going now, then add up all your financial assets. She suggests a conservative 4% "draw down" on your savings. And don't make the mistake, she admonishes the reader, of just investing in "income" investments. You really need a more well-rounded portfolio in stocks and indexes--and certainly NOT just a few stocks. For spending purposes, Ms Quinn recommends a concept of money "buckets." For example, you have one bucket to take care of immediate, short-term expenses, and another as an "income portfolio," and so on. You might have one bucket as a "discretionary spending" bucket. I was pleasantly surprised to find some really useful information on the Affordable Care Act--or "ACA." I had heard, for example, that premiums for seniors could be no more than 3x the rate for younger folks. The author confirmed that is indeed true. All in all, an excellent, well-written resource. Tons of useful information. I thought the author presented lots of good concepts--lots of meaty things to think about as I get closer to that magic age.

I found this to be an excellent resource for preparing for retirement. The author seems to genuinely care for the reader, and this is not some book in which she tries to sell other services or boast about herself; it is full of just plain good financial advice and common sense. She emphasizes how you don't need to spend a lot of money hiring expensive planners or investing in funds that have a lot of operating expenses, but demonstrates with hard figures how most of the time, simpler is better. The chapters are organized well and the material is presented in a way that is easy to digest. This was a well worthwhile purchase.

Prior to reading How To Make Your Money Last, I KNEW ABSOLUTELY NOTHING ABOUT RETIREMENT FUNDS!!!! I primarily was looking for a book about Social Security. After reading How To Make Your Money Last, I now have a good understanding about Social Security, AND I understand all of the other jargon about retirement funds. When I met with my financial advisor (whom I found through the recommended websites in the book), I was able to understand him, and was able to have a sound conversation about my retirement (effective June 23, 2016), and make sound decisions. I highly recommend How To Make Your Money Last!!! It is written in layman terms. Jane Bryant Quinn "talks" to you on your level. She doesn't lose you with the complicated talk that some "professional financial experts" present at "free dinner" seminars. After you read it, you'll see why it's "The Indispensable Retirement Guide" Be like me, and NEVER lend it to anyone!!! Tell them to buy their own copy!!! IT'S INDISPENSABLE!!!

I am recently retired, but have been managing my own retirement funds for many years. I have done a lot of reading and research, and thought I knew everything. After reading the book I realized that I know quite a bit, but was able to pick up some good pointers concerning my life insurance and bond investments. It is worth the price and will comfort those "Do it Your selfers" who are on the right track

A financial advice book that is readable. The author does not go into a lot of esoteric detail but points readers in the right direction to learn more about things that will apply to their specific situation. I have seen books that try to explain every option, but those end up with 80% content that is irrelevant to any one reader.

Just finished the book and I'm very pleased I purchased it. I retire in three months and the information was exactly what I needed to be thinking about now. I'm setting up an appointment with my fee based financial planner and feel like I can ask intelligent questions regarding my best course of action regarding investments. I found it very readable for a person not an expert on financial matters. Lots of recommendations in the book on where to find information online on your own. I'm handing it off to my husband to read next.

I've read a lot of books and articles over the past three years of diligent searching on the subject of preparing for and financing one's retirement. This is the best book I've found to date. It's an excellent and valuable source of practical information that's easy to read and understand while covering a very broad range of topics. Quite a remarkable achievement.

I am learning a lot from this book that I wish I'd known (and done) 25 years ago. It is so thorough and aimed at everyone in every circumstance. It gives me a glimmer of hope that I may be able to retire at some point after all.

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