



The Big Retirement Risk: Running Out of Money Before You Run Out of Time

Erin Botsford

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This is a guidebook packed with the best strategies to manage wealth in retirement, helping readers live the life they have always envisioned - without risk of running out of money. With decades of experience as a financial consultant, Erin Botsford shows readers how to identify their preferred lifestyle and sustain it throughout retirement. With the philosophy that money allows choices, she shows readers how to become informed, wise investors - avoiding common pitfalls, challenging the status quo, and refusing to take advice blindly. No one wants to run out of money before they run out of time, and Botsford helps restore confidence in members of the Baby-Boom generation who may have lost assets during the financial crisis. With a thorough examination of the transition into retirement, she addresses common concerns such as Do I have enough money to last a lifetime? What about my spouse and children? Will Social Security be there when I am eligible to receive it? And what about Medicare, health insurance? From a chapter titled "Economics 101" to detailed analyses of market patterns, the author exposes the failures inherent in traditional methods of asset allocation. With comprehensive explanations of investment strategies, she helps readers adopt a new philosophy about their finances and retirement planning in order to protect their hard-earned money.

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