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The New Retirement Income Portfolio: A Manual for Today's Self-Funded Retirement

Graham P. Williams

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If you are planning to retire in the next few years, you're one of the millions of baby boomers who will likely enter retirement without a pension. Your quality of life in retirement will be determined by what you have saved and invested. You're part of the largest wave of retirement in modern history, and, you're on your own. Unlike past generations, no corporation or government will be there to fix your problems should you enter retirement unprepared. The New Retirement Income Portfolio is written specifically to address the questions that come with being financially "on your own" for the last third of your life. Can you afford to retire? How will you know? Will your money last or will you outlive your money? How should you allocate your money to ensure your comfort and dignity in retirement? The New Retirement Income Portfolio will answer these questions in a step by step manner by building a straightforward framework for understanding the problem of self-funded retirement and developing effective solutions. It's a manual for the rest of your financial life. Graham Williams, MBA, CFP draws on over 20 years of experience designing personal retirement financial plans for self-funded retirees. By focusing on fundamental concepts and example retirement cases, Graham will guide you through the decision making process. In the New Retirement Income Portfolio you'll learn: The 5 factors that can cause your self-funded retirement plan to fail How to assess your readiness to meet these challenges How to design both a retirement portfolio and cash flow plan that will withstand the stresses of turbulent financial markets, low interest rates and inflation How your VALUES determine your portfolio – and not some vague "risk assessment" questionnaire Graham's commitment to your education means that all the technical stuff you've been avoiding is made clear. Through stories, analogies and examples you'll learn about concepts like secular bear markets, inflation, portfolio volatility and the technicalities of annuities. You'll finally understand these concepts well enough to put the whole picture together. After reading this book, you will know what you should own in your portfolio, how much you can expect to receive in income during retirement and how to avoid the wrong ideas, inappropriate risks and falsehoods that often pass for "conventional wisdom" in the financial industry.

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