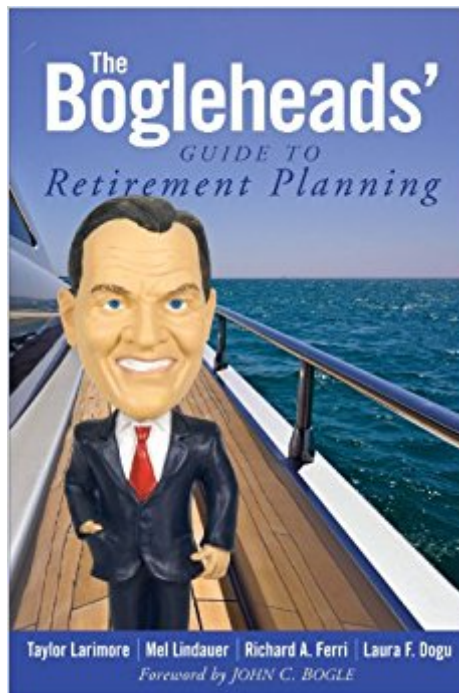




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The Bogleheads' Guide To Retirement Planning



Synopsis

The Bogleheads are back-with retirement planning advice for those who need it! Whatever your current financial situation, you must continue to strive for a viable retirement plan by finding the most effective ways to save, the best accounts to save in, and the right amount to save, as well as understanding how to insure against setbacks and handle the uncertainties of a shaky economy. Fortunately, the Bogleheads, a group of like-minded individual investors who follow the general investment and business beliefs of John C. Bogle, are here to help. Filled with valuable advice on a wide range of retirement planning issues, including some pearls of wisdom from Bogle himself, The Bogleheads' Guide to Retirement Planning has everything you need to succeed at this endeavor. Explains the different types of savings accounts and retirement plans Offers insights on managing and funding your retirement accounts Details efficient withdrawal strategies that could help you maintain a comfortable retirement lifestyle Addresses essential estate planning and gifting issues With The Bogleheads' Guide to Retirement Planning, you'll discover exactly what it takes to secure your financial future, today.

Book Information

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Customer Reviews

The global financial crisis, coupled with the reality of a recession and brutal bear market, has wreaked havoc on the retirement savings of millions of Americans. Add this to the fact that each year over the next twenty-five years, a growing portion of America's population will reach retirement age—•with fewer resources for them to draw from—•and you can see the potential problem we face. Whatever your current situation, you must continue to strive for a viable retirement plan by finding the most effective ways to save, the best accounts to save in, and the right amount

to save, as well as understanding how to insure against setbacks and handle the uncertainties of our new financial world. Fortunately, the Bogleheads— a group of like-minded individual investors who follow the general investment and business beliefs of John C. Bogle, founder and former CEO of the Vanguard Group—are here to help. With The Bogleheads' Guide to Retirement Planning, this diverse collection of investors, who have shared their collective wisdom on www.Bogleheads.org for more than a decade, offer valuable advice on a wide range of retirement planning issues. A truly group effort (no fewer than forty Bogleheads contributed in some capacity), this reliable resource is a first-rate primer on saving and investing for retirement. Divided into six comprehensive parts and filled with practical tips and anecdotes—including some pearls of wisdom from Bogle himself—The Bogleheads' Guide to Retirement Planning:

- Explains the different types of savings accounts and retirement plans, from the individual retirement arrangement (IRA) to single-premium immediate annuities (SPIAs)
- Warns you about the types of taxes that can affect your retirement plan
- Offers insights on managing and funding your retirement accounts
- Details efficient withdrawal strategies that could help you maintain a comfortable retirement lifestyle
- Discusses the important part disability and health insurance programs play in a retirement plan
- Addresses essential estate planning and gifting issues

It's one thing to save for retirement, but another thing to plan for it. With The Bogleheads' Guide to Retirement Planning, you'll discover exactly what it takes to secure your financial future, today. All royalties are donated to the National Constitution Center, a nonprofit organization dedicated to increasing public understanding of, and appreciation for, the U.S. Constitution. --This text refers to an out of print or unavailable edition of this title.

"Meet the wisest and most generous crowd on Wall Street: the Bogleheads. The Internet's worst-kept secret is now well out in the open; for the best in online investment education and advice, you can't beat www.bogleheads.org. Wisdom of crowds, indeed: a thread for almost every need, an expert contributor for every subject. Now, for the first time between these covers, the Bogleheads assemble their formidable collective expertise on retirement planning. Savor, enjoy, and learn."—William J. Bernstein, author of *The Investor's Manifesto: Preparing for Prosperity, Armageddon, and Everything in Between* "The Bogleheads' Guide to Retirement Planning delivers the power of the community. Each chapter may have its own author, yet all have been molded by the remarkable Bogleheads community, resulting in a wonderful book that offers readers a slew of practical suggestions and a hefty serving of carefully calibrated advice."—Jonathan Clements, author of *The Little Book of Main Street Money* "The Bogleheads have done it again! The

web's savviest and most caring investment consortium has gathered all the information you'll need to plot a safe and sane course toward retirement. Their camaraderie, kindness, and commonsense wisdom will steel you to 'stay the course' and realize your retirement dreams. With the Bogleheads, asking the audience is always the best solution." — Don Phillips, Managing Director, Morningstar "This book pilots the reader around the shoals of retirement planning, including tricky issues such as social security, health insurance, divorce, and finding proper financial advice. This not-for-profit collaborative enterprise answers recurrent questions raised by members of the Bogleheads online forum with clarity, wisdom, and humor. It exposes fallacies, suggests alternatives, and reassures the thorough planner. It is a welcome contribution to a world where unrestrained greed and complex financial arrangements have capsized many. I keep referring back to it." — Ed Tower, Professor of Economics, Duke University

In the months before my retirement I read many books on asset allocation and investing for 30 plus years. This is one of the best I read. The writers were clear but also complete in explaining the basis for the recommendations and suggestions.

Father's Day gift for my father in law planning to retire in a few years. This provides a lot of clear information in an easy to read package. A lot of people think you have to pay for professional retirement advice. This is not true, and many paid professionals are only looking out for their own interests. This book can really help.

Good well rounded follow up to Boglehead Guide to Investing. Not all the topics are things I am interested in or believe in doing, but knowing more about them is always good info. Would recommend for anyone who has even a dollar of money invested.

I cannot speak too highly of this book. I didn't consider myself a great investor before reading this book, but thought I was passable. After reading it we determined that we had been taking too much risk with our portfolio by not properly diversifying, using too many actively-managed (and sector) funds, and not paying attention to fees. Had we read this book at the beginning of last decade (not that it was around then) we would have had a net average annual gain for the 00's rather than a loss. We're now buying copies of this book for any of our friends who are either currently saving for retirement or just getting started. Perhaps the single best thing we learned from this book is the SEPP exception to the early withdrawal penalty on 401k plans which now puts an early retirement in

the cards if things go well. I do not think it is an exaggeration to say that this book changed our financial future for the better.

Excellent resource for all phases of adult life. Parts of it are a bit dated, but I will consult with this book often going forward, and I intend to gift it to both of my kids, my business partner and several friends nearing retirement.

This is a book from some of the most knowledgeable people around without an agenda. Pair this with the Boglehead's Guide to Investing and you will know more than 99% of ordinary investors and 90% of professionals. I can honestly say this book has changed my investing life and will undoubtedly save me hundreds of thousands of dollars over my lifetime by jump-starting my investment education. Check out their website at [...] too.

Bogleheads rule! As a fan of Vanguard and John Bogle, I was happy to find this resource summarizing much of the information available on the bogleheads forum, but in a more concise, edited, and easy to understand format. It still reads a bit like a bunch of disconnected chapters (as each chapter was written by a different person), but overall it's a great resource.

One chapter of The Bogleheads' Guide to Retirement Planning quotes Donald Rumsfeld: "There are known unknowns. That is to say, there are things that we now know we do not know. But there are also unknown unknowns. There are things we do not know we do not know." That's how I felt while reading this book. Due to its truly comprehensive nature, I learned all about the stuff I knew I needed to learn, but also about all kinds of stuff I hadn't even considered learning about. From investment strategies to withdrawal strategies to estate planning (and more), this book really covers everything in exactly enough detail to give you the information you need to know, without providing so much detail that it becomes cumbersome. And there are so many golden nuggets, that I would encourage everybody to read it cover to cover and not just as a reference. There were many times that I thought a subject didn't apply to me and almost skipped the section, then decided to read it anyway and was very glad I did. Goes back to those unknown unknowns. In addition, for a book written by many different people who I presume are not authors by trade, this book is exceptionally readable and feels like it was written with a single voice. I think this book will be best received by those who are already bought into the Boglehead investment philosophy, but even skeptics could learn a lot as most of the book is not about how to build the ideal portfolio, but rather the myriad

other items one must consider in planning for and then executing retirement.

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