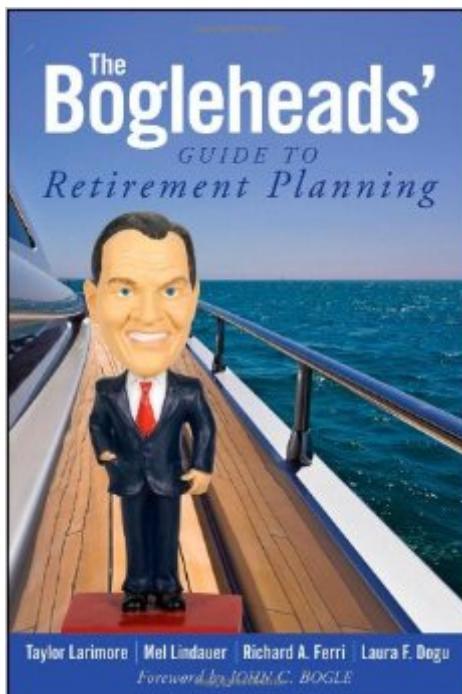


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# The Bogleheads' Guide To Retirement Planning



## 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 strongest features of this book are its truly exceptional breadth and completeness of coverage, and its level-headed neutrality. This book will protect you from blind spots, from overlooking things, and from the salesperson who wants you to focus on \_which\_ confrabulated glommis to buy, and not on \_whether\_ you need a confrabulated glommis at all. Buy this one book and you've got a solid basic reference for \_everything\_. I wish I'd had this book a few years ago when I was planning for retirement. I browsed the bookstores and the library. I found dozens of books with "retirement" in the

title, but all of them seemed to be focussed on accumulation for retirement, and on mutual fund investing. A subject like "social security" might get a one-page once over. Long-term care insurance might not be mentioned at all, or would say little more than "It exists; consider it." You can see the breadth of coverage yourself from the table of contents (use "Click To Look Inside"). What other book on retirement discusses "Divorce and Other Financial Disasters?" An exceptional chapter on "Seeking Help from Professionals" explains differences between all the various people who call themselves "financial advisors," and the importance of knowing whether the relationship is or is not a fiduciary relationship. What's not as obvious at a quick glance is how neutral and balanced the book is. Much of it is written by people who learned about products by buying them rather than by selling them. The whole balance and tone is totally different from the typical money magazine article. For example, the chapter on life insurance is the most informative and even-handed discussion of term versus whole life I've ever seen.

How do you judge financial advice? Do you trust professionals or rely on the word of mouth? Do you want DIY or plan to engage an adviser? As always, it all depends. The beauty of this book is that it combines all of the above. Some of the authors are professional advisers, whereas others are highly educated and knowledgeable amateurs. The book can serve as a guide for your own planning, or it can be used to understand the service your adviser provides to you. And, please, do not underestimate amateurs! I use this word to mean "A person who engages in an art, science, study, or athletic activity as a pastime rather than as a profession." While some authors do not do finance professionally, they are executives, medical doctors (MD), scientists, mathematicians, engineers, and other professionals who are passionate about personal finance. They applied their extensive skills to provide a comprehensive and coordinated analysis of some of the most complex issues in personal finance and brought it to you in this book. You have heard that the Wall Street hires "rocket scientists" to do finance. In practice, it means that physicists, mathematicians, electrical engineers, computer scientists, and others bring their analytical skills to the financial industry and use their talents to create financial products. While I don't advocate many of those products, my point is that the authors of this book are your personal rocket scientists! I would also like to comment on the DIY part. There is frequently a conflict between simple things that you can do yourself and that are good for you, and complex things serving a similar function that others are selling to you. You can have a free glass of water or you can pay for a designer drink.

I had high hopes for this book but was ultimately disappointed. I think there are two reason for

this. First, I think it tries to cover a little to much, including topics that I don't necessarily think should be part of the retirement planning (ie general investing stuff). I was looking for a more narrowly targeted book. So would this be a good overview/introduction book? Well, no; and this brings me to my second issue. The book is straddling the line between beginner and expert on knowledge of the topics covered. This is to say it covers a lot of topics, and does give you the basic concepts you need to consider in each of the topics (this is the beginner part), but since the topics are limited in scope, they tend to throw the concepts and terms at you without giving you the foundation for understanding the terms. So if you are an expert, you say to yourself, yep, I know that already, and if you are a beginner, you are saying ok I got my marching orders, but I don't understand exactly what it means, or how to implement them. To summarize, if you are well versed in the topic you will not be picking up much new information, but if you are a beginner you will probably get confused, or will not know how to implement the plans provided. Now, the book is written by new authors for each topic, so the review I just provided does not apply for each topic, but the overall feeling I got when reading the book was that this book will help you to understand what topics you will need to investigate further (because you didn't understand fully what the writer was talking about), or you will decide okay, I am think I understand this topic quite well because I really didn't get anything new here.

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