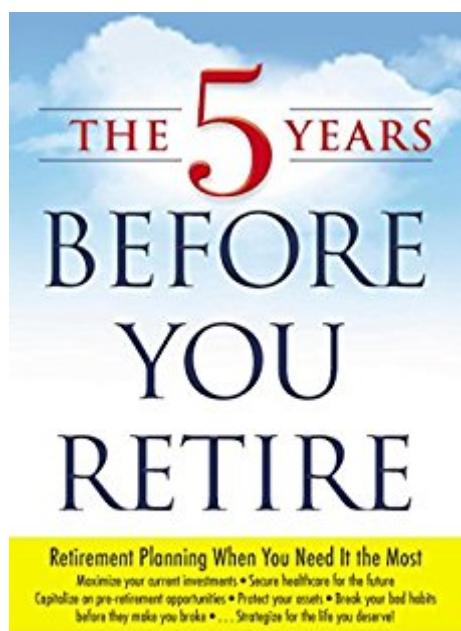


The book was found

# The 5 Years Before You Retire: Retirement Planning When You Need It The Most



Emily Guy Birken



## **Synopsis**

A comprehensive guide to planning your retirement before it's too late! Even though half of all Americans put money aside for retirement, it isn't until they reach their sixties that many realize that they haven't saved enough. With *The Five Years Before You Retire*, you'll hone in on what you need to do in the next five years to maximize your current savings and create a realistic plan for your future. This book guides you through each financial, medical, and familial decision, from taking advantage of the employer match your company offers for your 401k program to enrolling in Medicare to discussing housing options with your family. Covering every aspect of retirement planning, these straightforward strategies explain in detail how you can make the most of your last few years in the workforce and prepare for the future you've always wanted. Whether you just started devising a plan or have been saving since your first job, *The Five Years Before You Retire* will show you what you need to do now to ensure that you live comfortably for years to come.

## **Book Information**

File Size: 788 KB

Print Length: 240 pages

Publisher: Adams Media (December 2, 2013)

Publication Date: December 9, 2013

Sold by: Simon and Schuster Digital Sales Inc

Language: English

ASIN: B00GVHTW46

Text-to-Speech: Not enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Not Enabled

Best Sellers Rank: #9,668 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #4 in Kindle Store > Kindle eBooks > Business & Money > Personal Finance > Retirement Planning #11 in Books > Business & Money > Personal Finance > Retirement Planning #1285 in Kindle Store > Kindle eBooks > Nonfiction

## **Customer Reviews**

Save your money and use Google. It's free and in the couple hours it takes to skim this book you can find the same info for free. You can look inside this book... choose the Table of Contents and

google each topic. Read what a reputable source (Kiplinger, AARP, Fidelity, etc.) has to say about it. To me, it looks like that's what the author did. The entire book is superficial and weak. The section on Annuities is a prime example. I know very little about them but I already knew everything the author told me. Other the material is borderline irrelevant. The first section is about calculating how much you'll need for retirement. A similar worksheet is available free at any of a dozen financial web sites (try your bank's) and she focuses on calculating the 'gap' between what you need and what you've saved. Then she gives tips about how to close the gap. here's my two cents...If you're 5 years away from retirement and have any sort of 'large' gap between need and saved you seriously need to rethink how close you are to retirement. There's no way you're going to save 10s of thousands of dollars (or hundreds of thousands!) in 5 years by not dining out so much or cutting back on your cable TV bill.

I'll save you \$13. The book has lots of swell forms you can fill out listing your expenses and sources of income. You can do those things yourself. Here's the rest of the book: Q: Should I spend less? A: Yes Q: Should I save more? A: Yes Q: Should I make crafts and sell them (honest, she says that)? A: Yes Q: Should I move into a smaller home? A: Yes Q: Should I take in a roommate? A: Yes Q: Yes? But you just said I should move into a smaller home. Where would I put a roommate? A: Did I mention you could make crafts and sell them?

Item came on time and in good shape. Better then expected for a used book. There is some good advice but mostly for the higher income individuals. Take notes and or outline some of the pages. Good reference book. Some info is a little outdated. Thank you.

This book covers a lot of topics that you might not think about when your are looking at retirement. Retiring is more than just how much money you have been able to save. Using the information and tables in this book could allow you to tailor or your retirement for the amount you have saved

Nice one

GREAT BOOK !!! Too bad I did not come across this book 3 years ago, would have given me more time to work on my retirement plans

I like the outline of the book and the way it gives you check lists and time tables of when to

accomplish the task and have the optimum retirement.

A good reference book for people approaching their golden years. Guild lines are good but I wonder how many people can achieve them?

[Download to continue reading...](#)

The 5 Years Before You Retire: Retirement Planning When You Need It the Most Retirement Planning: What You Need to Do 5 Years Before You Retire Retirement Planning | The Year Before You Retire • 5 Easy Steps to Accelerate Your Journey to an Early Retirement & Live a Life of Financial Freedom... Retire Overseas!: The Expat Retirement Living Guide, Costa Rica Edition (Retire Overseas! - The Expat Retirement Living Guide Book 1) How to Retire Happy, Fourth Edition: The 12 Most Important Decisions You Must Make Before You Retire Best Places to Retire: The Top 10 Most Affordable Waterfront Places for Retirement (Retirement Books) Retirement: How to Retire Active and Healthy Without Feeling Old and Bored (retirement gift book) Best Places to Retire: The Top 15 Affordable Towns for Retirement in Florida (Retirement Books) Best Places to Retire: The Top 15 Affordable Towns for Retirement in Europe (Retirement Books) 45 Affordable Retirement Towns: Best U.S. Towns for Retirement on a Budget (The Best Places to Retire) (Volume 1) The Mexico Expat Retirement and Escape Guide: The Tell-It-Like-It-Is Guide to Start Over in Mexico: Mexico Retirement Guide FREE GUATEMALA GUIDE Retire in Antigua Guatemala The Tools & Techniques of Employee Benefit and Retirement Planning (Tools and Techniques of Employee Benefit and Retirement Planning) Tools & Techniques of Employee Benefit and Retirement Planning, 11th ed. (Tools and Techniques of Employee Benefit and Retirement Planning) The Checkbook IRA - Why You Want It, Why You Need It: A private conversation with a top retirement tax attorney (Self-Directed Retirement Plans) (Volume 2) Motorhome and RV Retirement Living: The Most Enjoyable and Least Expensive Way to Retire Where to Retire: America's Best & Most Affordable Places (Choose Retirement Series) Where to Retire, 7th: America's Best & Most Affordable Places (Choose Retirement Series) The New Retirement Standard: Powerful Planning Techniques To Live Financially Free In Retirement The Complete Cardinal Guide to Planning For and Living in Retirement: Navigating Social Security, Medicare and Supplemental Insurance, Long-Term Care, ... Post-Retirement Investment and Income Taxes How to Retire in Uruguay (How to Retire in ... Book 9)

[Contact Us](#)

[DMCA](#)

Privacy

FAQ & Help