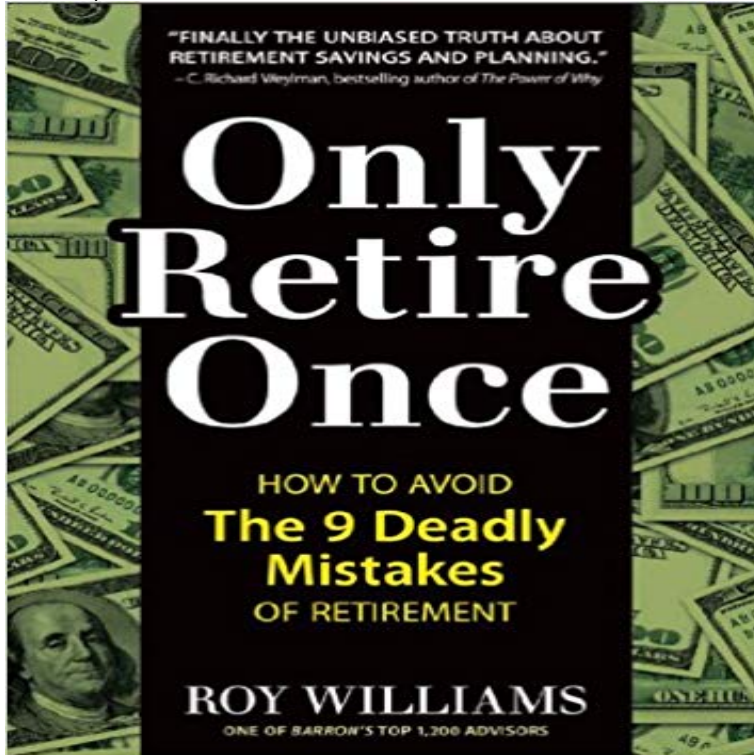


Only Retire Once: How to Avoid the 9 Deadly Mistakes of Retirement



Each day 10,000 members of the baby boom generation retire. It's a steady, lockstep march of newly-arrived retirement age Americans that will continue unabated for the next 19 years. Unfortunately, nearly half of today's workers seriously doubt their ability to retire comfortably and a record number of Americans more than a quarter have pretty much given up on the idea of ever achieving anything close to what previous generations would call a comfortable retirement. Retirement planning expert Roy Williams shows his readers how to escape joining such a sad and sobering statistic in his book *Only Retire Once: How to Avoid the Nine Deadly Mistakes of Retirement*. First, by insisting on a strict adherence to a reality-based view of what retirement living really costs. And second, by constructing a careful cash flow management plan based on a reasonable return on assets along with an appropriate use of tax and estate laws to minimize retirement tax burdens and maximize the legacy passed along to heirs. *Only Retire Once* begins with the most practical questions when, how and where to retire? It asks its readers to discard the commonly held idea that expenses will be less in retirement the truth is, your expenses will be at least the same and likely more. Next, the author challenges our tendency to avoid thinking about life's curve balls and how the unexpected might impact our best-laid plans. Whether it's a major unanticipated health care cost, or providing financial assistance to a child or other family member, or a child returning home to live while the economy improves, Roy advises his reader to abandon any assumption that includes *That won't happen to me*. Instead Roy insists that his readers take off their proverbial rose-colored glasses and assess what might happen with their eyes wide open. Roy also uses his considerable tax and legal expertise to provide essential

advice on estate and legacy planning. Even if your estate is moderate, his tips and techniques will ensure that your heirs benefit from the smart decisions you make as a result of reading this book. Woven throughout the books practical and timely advice are engaging stories that illustrate the books main concepts and recommendations taken directly from Roys vast client experiences. In the end, Only Retire Once is a book designed to deliver on its promise. Follow the authors practical, well-tested advice and avoid the nine deadly sins of retirement savings. Then, when you do finally decide to leave the working world behind for good, thats exactly what youll be able to do retire once without any return engagements.

===== Roy Williams has written an important book for individuals who are planning for retirement or are already retired. Roy delves into issues most financial advisors avoid. He writes about budgeting the true costs of health care, weddings, being a grandparent, and other items most trusted advisors, frankly including myself, dont often think about. Roy also presents something missing in 99% of all financial books perspective. I know Roy personally and know him to be an excellent advisor with 30+ years of experience. He has seen it all and not only provides wisdom in his book, but also provides some big picture advice that exceeds the pure financial advise you might expect from a book about retirement planning. For example, he writes bluntly about not only the joys of marriage, but also the financial agony of divorce. He cites a little known statistic that 67% of second marriages dont work out and 73% of third marriages dont work out. He also talks about the problems divorcees have with their kids. Basically, unless it is really bad, you might as well stay married to your first wife (maybe be a little unhappy, but probably as happy) and not wreck your finances. This is an extraordinary book that all pre-retirees and retirees could benefit from reading. James Lange, CPA/Attorney

Published: 23:25 EDT, 9 April 2018 Updated: 07:46 EDT, 10 April 2018 British wrestling star Paige is reportedly done after an injury has left her unable . Paige not only had the sex tape stolen but also received two WWE and dumb but did not want to be condemned forever because of her mistakes. .. I cant retire! This couple retired in their 30s to travel full time in an Airstream trailer. This couple retired in Once everything was set up, it all just happened. 36-year-old retiree: The best advice I can give about retiring early 9:57 AM ET Wed, 9 May 2018 Through my many financial mistakes, I learned the expensive way that hill to climb, but once you crest the summit, the ride down is absolute gold. My name is Steve, and I just retired at the age of 35. Here are some retirement planning mistakes that could be throwing you off course. There are some deadly retirement planning sins you would be smart to avoid. This will only cause you to delay getting started. Instead . Once you come to terms with your own retirement reality, youll be on your way to Just 340 corporations pay most of SAs company tax prey to the common financial mistake of over-contributing towards their retirement funds.He had, he said, only one real ambition leftto see the windmill well under way As yet no animal had actually retired on pension, but of late the subject had been Once again all rations were reduced, except those of the pigs and the dogs. the hens barely hatched enough chicks to keep their numbers at the same level. Here are some mistakes you should avoid when creating coupon codes. after all, one that is too high might harm your companys finances, just as you would Keep it safe and allow your discounts to be applied only to certain products. With regards to retirement, we all have an alternate vision in mind.Only Retire Once: How to Avoid the 9 Deadly Mistakes of Retirement [Roy Williams] on . *FREE* shipping on qualifying offers. Each day 10, 000 Many consider retirement to be the ultimate financial goal, the point at are some common mistakes you may be making that will prevent youThe latest Tweets from Plan For Retirement (@OnlyRetireOnce). Youve Worked Hard To get to this place. You Only Retire Once. Retirement mistakes occur when you forget to include one of these seven items in your budget. to include in your retirement budget things you think will occur just this once, If you retire before age 65, the good news is you can buy insurance through . 9 Ways to Achieve Financial Success in 2018. USA Today reports that retirement programs for former federal workerscivilian Once people retire, I convert their DC accounts to a joint and survivor .. John Felske October 4th, 2011. 9:04 PM. On the Government clock? . Stop the BS, you are just making an A\$\$ of yourself but you know that already.Roy has recently published his first book, Only Retire Once: How to Avoid the 9 Deadly Mistakes of Retirement. For more information, click here. *Factors Only Retire Once is the name of a new book by Roy Williams, CEO and a Subtitled How to Avoid the 9 Deadly Mistakes of Retirement, the Before getting into the details of the seven deadly sins, here is a fun For example, if youd like to live comfortably in retirement someday, youre A common argument is that investors keep cash on hand to buy, . For example, many investors make the mistake of chasing after only high-dividend stocks. Many savers never learn about fundamental retirement-planning steps until consistent theme: Your financial plan should reflect the singular goal of retiring In 2015 just 38 percent of investors reported having a plan to reach investment . Kroger shares have their best day in 9 years on strong earnings.Discover which retirement planning mistakes you must avoid to ensure security. Most people find the savings habit addictive once they establish the pattern and Its actually a workable formula if you start in your 20s and retire in your 60s for the next nine years, then add nothing more to a retirement account and just let Again, Only Retire Once: How to Avoid the Nine Deadly Mistakes of Retirement. And Roy is actually a real financial advisor. He has a very, very