

HOW TO PLAN FOR YOUR RETIREMENT YEARS

Chapter I: RETIREMENT IN FINANCIAL PERSPECTIVE

"Inflation" and retirement planning. The effects of inflating on retirement income. Plan ahead. The earlier working Years. The later working years.

Chapter II: ESTIMATING YOUR RETIREMENT SAVINGS REQUIREMENTS

Estimating retirement expenses. Sources of income. How much to save. Adjusting for "inflation." Worksheet Part A: Total personal savings needed for retirement. Worksheet Part B: Estimated required annual savings.

Chapter III: SOCIAL SECURITY

Historical background. What is a "Transfer Payment"? Provisions of the 1983 amendments. The phantom trust fund. Outlook. Collecting your benefits. Estimating your benefits. Spousal benefits. Early and late retirement. The earnings test. Taxation of benefits. Will Social Security be enough?

Chapter IV: PENSIONS

Historical background. The Defined-Benefit plan. Funding Defined-Benefit plans. Loss of benefit value due to inflating. Maximizing your fixed-dollar benefit. The Defined-Contribution plan. Salary reduction option. Managing your pension fund. Vesting and other plan provisions. Job mobility and portability of benefits. Early retirement. Spousal benefits. Tax treatment of Pension benefits. Looking ahead.

Chapter V: INDIVIDUAL RETIREMENT ACCOUNTS

Restrictions and penalties. Advantages and disadvantages of IRAs. Setting up an IRA. Protecting against price inflation.

Chapter VI: OTHER SOURCES OF RETIREMENT INCOME

Life insurance. New restrictions on Cash-Value policies. Deferred annuities. Diversifying into non-dollar investments. Swiss franc investments. Gold. Taxation of gold plans.

Appendix A: Swindling America's middle class. The most massive fraud in history? Not a "Good Deal." Column notes.

Appendix B: Regulation of pensions. Private pension plans - The Employee Retirement Income Security Act. Problems of the PBGC. Further complications. Pension reform's market effects. Outlook. Government-sponsored pension plans - Federal pensions. State and local pensions. Reform is unlikely.

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Division Street
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