



Tools & Techniques of Retirement Income Planning

Stephan Leimberg, Benjamin Baldwin

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Every financial planner must be prepared to address the emerging retirement income planning need to satisfy clients' perceived and actual security—based on psychological and behavioral finance issues unique to today's retirees. Specialized practitioners will understand defining/reducing risk, stochastic modeling and income planning research, as well as future trends facing Baby Boomer retirement. Complete with comprehensive strategy coverage and retirement planning insights. Discover how to develop custom models targeted at replacing the stability of a regular monthly paycheck while controlling withdrawals. Create a “personal pension”—one sustaining longer life spans and late planning.

You've helped clients accumulate wealth for retirement. Now what?

- Income risk management—withdrawals, allocation & modeling
- Insured solutions—annuities, life insurance & living benefits
- Tax considerations—vehicles, planning, rollovers & distributions
- Investment strategies—bonds, reverse mortgages & combination investments

The Retirement Model is **All-New**. Empower yourself to excel at the financial services discipline dedicated to bridging the gap between wealth preservation and the strategies for extended income needs during retirement. *Tools & Techniques of Retirement Income Planning* is written by leading practitioners and packed with problems/solutions facing today's retirees and the pending Baby Boomers who will reportedly compose 20% of the total U.S. population by 2030.

Have you prepared your clients? Discover the ins-and-outs of fixed immediate annuities with “locking up income” and “hedging your bets” strategies. The immediate need for retirement income planning guidance and the readiness of advisors to meet that need is at hand. The authors discuss vast plan differences related to the health of your clients—from flexible cash flow aimed at contingency planning versus guarantees. A realistic retirement income strategy should extend beyond life expectancy. Chances are... you will want this invaluable reference in your personal library. Life Insurance, PACE, and CFP® CE Filed.

Chapters to feature: the top 12

Required Minimum Distributions

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