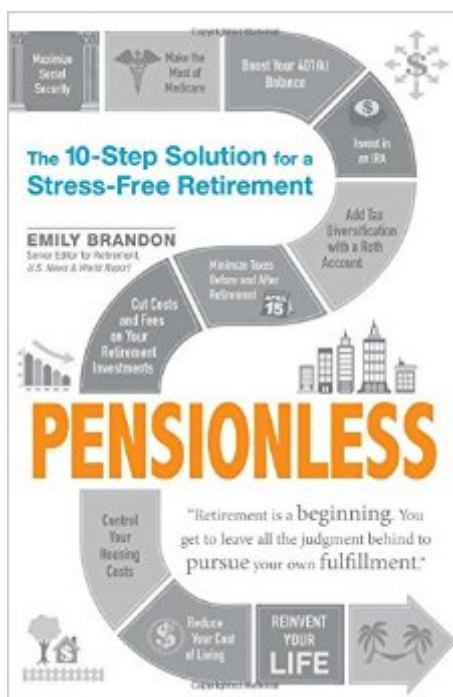


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# Pensionless: The 10-Step Solution For A Stress-Free Retirement



## Synopsis

Get the most out of your retirement! If you're one of the millions of Americans without a pension plan, your retirement years might seem like a huge financial question mark. Pensionless, by U.S. News Senior Editor for Retirement Emily Brandon, addresses the retirement benefits that are available to you, how to use them correctly, and how to avoid potential pitfalls. Learn how to avoid surcharges on your Medicare benefits, how to increase Social Security and employer-sponsored benefits to help pay for retirement, and how to minimize costs and boost the value of your existing retirement benefits. And you'll learn how to tweak your lifestyle now so that you can live well in retirement without the security of a pension. Inside you'll find ideas on how to get more Social Security by claiming benefits twice, ways to minimize fees and avoid penalties on retirement accounts, and how to inflate 401(k) balances. Featuring an analysis of the significant changes made to Social Security in the recent federal budget, Pensionless will help you enjoy those retirement years you've worked so hard for.

## Book Information

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Average Customer Review: 4.8 out of 5 stars Â Â See all reviewsÂ (24 customer reviews)

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## Customer Reviews

No nonsense retirement advice written in a clear, understandable manner. In less than 10 minutes, I was able to comprehend how social security works better than I have been able to from all the other reading I have done on the subject in 30 years. Ditto other seemingly complex retirement issues.

Well done!

Pensionless is a quick read full of useful advice that can be implemented immediately. This book had a lot of good advice for people like me who will not have a pension to rely on. It is sprinkled with

real world examples from people who have followed some of these advice. Although I've heard of some of these suggestions before (such as reverse mortgages), there are some very thought-provoking advice that I've not considered before. Highly recommend it for people who are thinking about how they can possibly save enough for retirement!

I'm 61, concerned about the how's, when's, and myriad details of retirement planning. Having modest savings, I know I need to get with the program in step stages-- now. This book was a terrific resource, covering all the key areas to concentrate on- laid out in straightforward fashion. I appreciated the coverage of psychological aspects as well, not just the how-to parts. Thanks to the author!

This book is a must read for anyone wanting to maximize savings for retirement. The way the book is organized into 10 areas makes it easy to follow and determine which strategies apply to your own situation. A great book to read now and then keep for reference as you move toward retirement!

Emily Brandon is the authority on retirement issues. Not only is this book easy to read and even enjoyable, but there are uncommon tips that you wouldn't have necessarily thought of before. I wholeheartedly recommend it for anyone the tiniest bit concerned about affording retirement -- and that should probably be all of us.

Excellent book! Clear, straight-forward, uncomplicated. I learned a few new things about Roth 401(k)s, annuities, and Social Security benefits. Inspiring, and glad to know I'm not too far behind in my planning....

This book is for anyone retired or will be retired in the future. I contains things that I wish I had known in preparation for retirement and, now, that I am retired gives me future ideas and directions. It is WELL WORTH the money that this book costs!!

Very helpfull and insightful. Emily Brandon does a good job of explaining how important early planning is and yet it's never to late to get started.

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