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Monday, October 17, 2022 2:18 PM

Chapter 10: Planning for the Future: Retirement and Estate Planning

Taking Charge of Your Long-term Future

Planning for Your Retirement

Overview of Retirement Planning

Changing in Retirement Planning

- Most people retire around 65
- **Pension Plan/Defined benefit plan:** provides a retiree with a guaranteed payment from his or her employer for the remainder of the retiree's life
- **Defined Contribution plan:** sets how much you and your employer will deposit into your retirement account

Planning Your Retirement

Estimating Your Financial Retirement Needs

Career Average Income

1. Below-median income: \$23,000.
2. Median income: \$50,000.
3. Above-median income (consistent with a college graduate): \$78,000.
4. High-median income: \$120,000.

Wage Replacement Rate for Retirement Living

- **Wage replacement rate:** a percentage, usually between 70% and 80%, which represents a consistent standard of living between pre- and postretirement.

Social Security

- **Pay-as-you-go system:** meaning that current taxes fund the vast majority of the current retirement benefits paid to retirees

Saving for Retirement

- **Retirement savings rate:** just the percentage of your income that you need to put aside for retirement.

Retirement and Savings Income Lifecycle

- **Longevity Risk:** if you live longer than expected you can run out of money

Defined Contribution Plans

- **Vesting:** A retirement savings rate is just the percentage of your income that you need to put aside for retirement.
- **Tax-deferred:** means that you will only owe taxes when you begin to take distributions from the account.
- **Required minimum distributions (RMDs):** obligatory withdrawals

Personal Finance Chapter 1retirement And Estate Planning

Marcel A. Müller



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Table of Contents Personal Finance Chapter 1retirement And Estate Planning

1. Understanding the eBook Personal Finance Chapter 1retirement And Estate Planning
 - The Rise of Digital Reading Personal Finance Chapter 1retirement And Estate Planning
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Chapter 1retirement And Estate Planning
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Finance Chapter 1retirement And Estate Planning
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Chapter 1retirement And Estate Planning
 - Personalized Recommendations
 - Personal Finance Chapter 1retirement And Estate Planning User Reviews and Ratings
 - Personal Finance Chapter 1retirement And Estate Planning and Bestseller Lists
5. Accessing Personal Finance Chapter 1retirement And Estate Planning Free and Paid eBooks
 - Personal Finance Chapter 1retirement And Estate Planning Public Domain eBooks
 - Personal Finance Chapter 1retirement And Estate Planning eBook Subscription Services
 - Personal Finance Chapter 1retirement And Estate Planning Budget-Friendly Options
6. Navigating Personal Finance Chapter 1retirement And Estate Planning eBook Formats

- ePub, PDF, MOBI, and More
- Personal Finance Chapter 1retirement And Estate Planning Compatibility with Devices
- Personal Finance Chapter 1retirement And Estate Planning Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Chapter 1retirement And Estate Planning
 - Highlighting and Note-Taking Personal Finance Chapter 1retirement And Estate Planning
 - Interactive Elements Personal Finance Chapter 1retirement And Estate Planning
- 8. Staying Engaged with Personal Finance Chapter 1retirement And Estate Planning
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Chapter 1retirement And Estate Planning
- 9. Balancing eBooks and Physical Books Personal Finance Chapter 1retirement And Estate Planning
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Chapter 1retirement And Estate Planning
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Finance Chapter 1retirement And Estate Planning
 - Setting Reading Goals Personal Finance Chapter 1retirement And Estate Planning
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Finance Chapter 1retirement And Estate Planning
 - Fact-Checking eBook Content of Personal Finance Chapter 1retirement And Estate Planning
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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