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Pensionize Your Nest Egg

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Authors Moshe Milevsky and Alexandra Macqueen offer this step-by-step process in the book to guide your thinking: Identify your desired retirement income Calculate your existing retirement income Determine your pension income gap Calculate your retirement sustainability quotient – (basically the ...

Why you should consider pensionizing your nest egg - My ...

pensionizing your nest egg – that is, taking some of your financial assets and converting them to a pension that pays a guaranteed income for the rest of your life. Pensionizing will protect you against the uncertainty about the length of your life and against numerous other risks you might face and not even know about.

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Chapter 19: Step 7: Use Product Allocation to Pensionize the Right Fraction of Your Nest Egg. Case Study: Jack and Jill Go Up the Hill (to Fetch a Retirement Income Plan) Step 1: Identify Your Desired Retirement Income. Step 2: Estimate Your Existing Pensionized Income. Step 3: Determine Your Pension Income Gap.

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You might stagger your annuity purchase(s) over many years and periods of your retirement. That's typically the advice found in Pensionize Your Nest Egg and offered from advisors who Pensionize a portion of their client's nest egg. When you hand over your money, it's a done deal. These are irreversible contracts. When you purchase an annuity you usually exchange control of those funds for guaranteed income for life. When you die, your money goes to the insurance company.

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