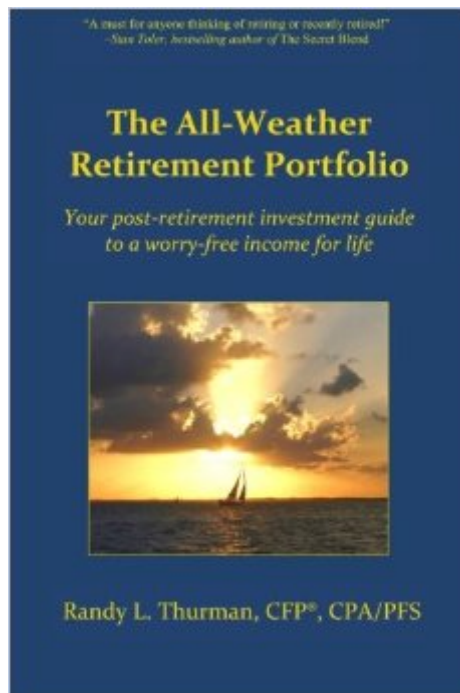


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# The All-Weather Retirement Portfolio: Your Post-retirement Investment Guide To A Worry-free Income For Life



## Synopsis

You can have it all--not just more income to spend in your retirement years, but also the peace of mind that comes from knowing that, no matter what happens in the outside world, you've done all you can do to have a worry-free income for life.Â In this book you'll find:Â 9 steps to build a portfolio that will survive the Perfect Financial Storm, so you can stop worrying about the economy, the latest financial catastrophe, or what the market did todayÂ 2 questions you must answer before you invest another dimeÂ Why investing after you retire is radically different from investing while you're still workingÂ The life expectancy of 6 key types of investments--and what you can do to make them last as long as you doÂ The 10 essential questions you must ask a financial advisor--before you hire oneÂ The exact amount of money you can withdraw without worry or guilt, knowing you've applied the best available research to ensure you'll never run out of money.

## Book Information

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## Customer Reviews

All the financial/investing books I've read urge readers to enlist the services of a "certified financial planner." That may, or may not, be helpful; all financial advisors will assume that you wish to be heavily invested in the market. The average fee charged by these experts is around 1% of the assets they manage for a client. But, that's not the end of it: there will usually be other fees such as those for 3rd party managers, custodial fees, possibly sales fees, etc. Given the way the market goes up and down, gains can be quickly lost and may not amount to much more than 4 or 5% a year net, even with tax managed funds. When you subtract the advisor's fee, plus other miscellaneous fees, a person might do better to put their money in CDs, even at today's paltry rate

of return. (Although, a 3.25% 10 year CD is available at Cit Bank as of this writing.) So, it is entirely possible than I could hire a CFP and pay him/her to lose money for me. I can do that quite nicely without paying someone else for the privilege! That being said, there is some good information in this book regarding asset allocation, diversifying your investments, recommended percentages to invest in each asset class, etc. He even refines it into subgroups of investments, i.e. value stocks vs. growth stocks; foreign investments vs. U.S., and how they tend to move in opposite directions. The author also imparts useful information on how different types of stocks/bonds tend to behave under various market conditions. All in all, this book is more informative than most others I've read.

I adopted this retirement portfolio just before the big correction in Aug 2015. This will be a good test as to its validity in this troubled markets. Everything i read in this book made sense to me. I converted about a half million dollars to this idea, and I'm going to stick with it. My portfolio has shown really good resilience to this current market. I guess you could say Thurman's ideas epitomize the theory of diversification. I would recommend this read to anyone contemplating hiring a money manager or for those who want a clear understanding of diversification and how it affects your retirement portfolio.

I was disappointed in this book. His asset allocation is not to bad but he states each year you can take a 5.7% withdrawal and adjust it for inflation. He bases this on a proper asset allocation and a 40 year time frame. If you retire and implement his strategy then in the first several years a downturn in the market hits like the last one where all sectors declined you could lose your savings.

Excellent explanations of strategy and methods for the seasoned or neophyte investor. The extensive research shows how to properly diversify a portfolio so that it will perform through time! The tips for choosing an investment advisor are invaluable. I highly recommend this book.

Good book for anyone at the beginning of their working career. I didn't find anything new in this book that is in any other investing book. I'm at the end of my working career and was looking for ideas.

I received an early copy of this book so that I could review it and I must say I learned a lot! I found the information Randy shares on investments invaluable. I'm of an age where most of us really start thinking about retirement and what it is going to bring. The information shared in this book offers

great insight and direction for setting up an income for the retirement years. Not only is the book informative, it is very easy to read. I particularly like the way he addresses retirement and setting up an "income stream" or "investing for an income" not just for the sake of investing. Randy offers practical advice which is clear and easy to follow. I highly recommend this book to those planning or re-planning for retirement.

Interesting and no doubt good advice, but out of my investment range by far. "An initial consultation fee of \$150,000 is common"? I doubt if reading this book is common among people with that much to spend on the initial talk with an advisor.

A common sense approach to investing and retirement planning. While written for people with limited knowledge and understanding of the investment process, it offers numerous tips and insight for those who are more savvy. A good read for anyone interested in either getting started or learning more about retirement planning.

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