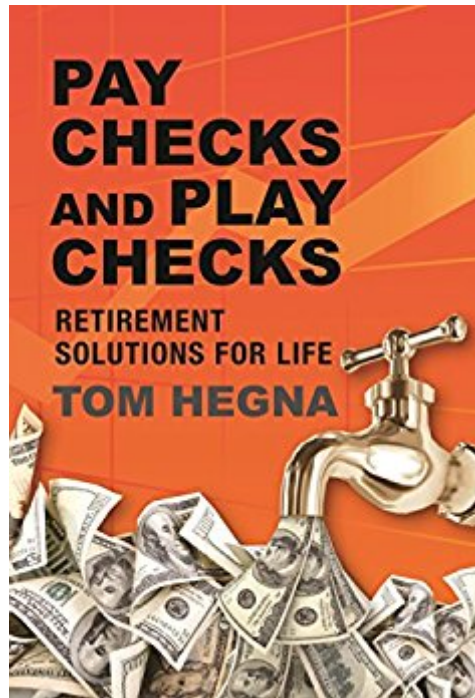


The book was found

# Paychecks And Playchecks: Retirement Solutions For Life



## Synopsis

If you ask 50 different financial advisors, you will get 50 different opinions about how to plan for a secure retirement. Their opinions are likely to be sub-optimal. Instead of offering you his opinion, Tom Hegna lays out for you the math and science behind a very simple retirement solution. It is so simple, that you will probably ask yourself, "Why doesn't every financial advisor know this?"

## Book Information

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Business & Money > Personal Finance > Retirement Planning

## Customer Reviews

I've posted several reviews on books about retiring. Almost all of those talk about similar topics, like waiting as late as possible to file for Social Security, saving as much as possible and using diverse products to protect against a variety of risks. Our financial adviser is a big proponent of life insurance products and we've talked about a variety of products like annuities, life insurance and long term care. Each of those conversations came in discrete discussions as we considered individual risks. Last week I went to a seminar about maximizing Social Security and "Pay Checks and Play Checks" was recommended as a fact-based, non-emotional book about securing your retirement. I ordered the Kindle version and just completed it. It was as billed ... a step-by-step discussion of a variety of insurance products that can work together to secure one's retirement regardless of what the financial markets do. It starts by laying out the many, many bad things that

can happen and risks that exist that can result in running out of money. The beginning was not unlike what many of the more recent retirement books warn against but in this case there was more than luck that could be counted upon. Hegna then gets into a discussion of Social Security, annuities, life insurance, long term care and estate planning. He gets into enough detail to explain how the products in each of those areas can be adapted to each person's/couple's specific needs. As you see these different possibilities it opens up more questions that make you realize you need an expert's help to make these kinds of decisions. Which is what he definitely recommends. This book is great because it explains that there are things you can do to lock in a secure retirement.

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