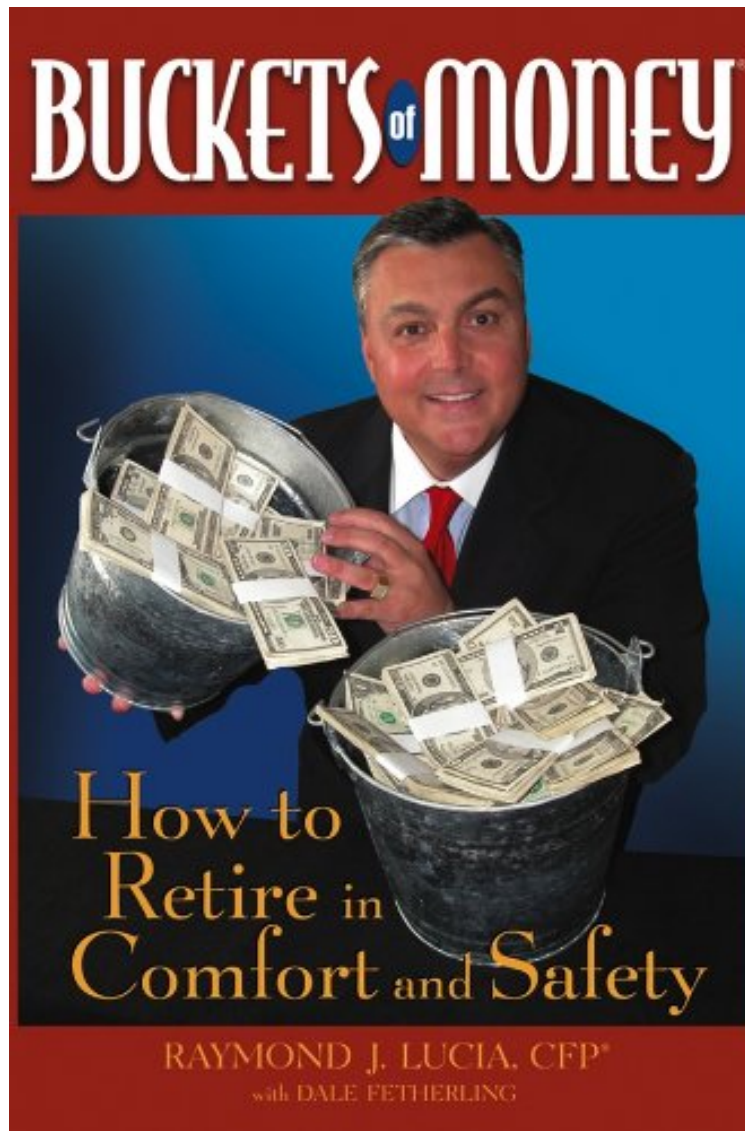


(Ebook pdf) Buckets of Money: How to Retire in Comfort and Safety

Buckets of Money: How to Retire in Comfort and Safety

Raymond J. Lucia

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Raymond J. Lucia : Buckets of Money: How to Retire in Comfort and Safety before purchasing it in order to gauge whether or not it would be worth my time, and all praised Buckets of Money: How to Retire in Comfort and Safety:

8 of 8 people found the following review helpful. Great way of thinking about how to handle the up/down cycle of the stock marketBy JYoderThis book introduces a new way of how to handle the vexing problem of dealing with the ups/downs of the stock market while winding down your retirement savings. While I'm not buying into the exact plan presented by Mr Lucia, I am planning on a variation of his plan utilizing annuities as part of the bucket plan.What this

book does in introduces you to some of the problems you may encounter when dealing with the stock market and winding down you assets in retirement. The real gem in this book isn't the exact details of the proposed plan presented in the book, but the basic concept and the things you need to consider on how to use the various tools to deal with the surprises the market is going to present to you in your retirement and how to make sure you don't run out of funds before you die. Here is a list of some of the books I have read in preparing for retirement, and a one-liner, and ranking for each. I will order them in the order I would read them:

1. The AARP Retirement Survival Guide: How to Make Smart Financial Decisions in Good Times and Bad (Julie Jason) Rank: 5/5 Summary: Real good overview and introduction to the many considerations for retirement.
2. Buckets of Money: How to Retire in Comfort and Safety (Raymond Lucia) Rank: 4/5 Summary: Interesting concept on planning for retirement. Although I'm not sure I will use the plan Raymond lays out here, I think the general concept is a real good idea on how to think about tapping your assets as you plan for retirement.
3. Annuities For Dummies (Kerry Pechter) Rank: 4.5/5 Summary: Great details on the highly complex subject of annuities, a critical tool for your retirement planning to alleviate longevity and market risk.

If you read the books above, I don't think there is a need for reading the books listed below since either they don't have the depth, or have already been covered in sufficient detail in the books above.

The Bogleheads' Guide to Retirement Planning (Various Authors) Rank: 3.5/5 Summary: I think this book tries to cover a little to much, and as a result has topics that I don't think are appropriate for the retirement planning. Since the book attempts to cover so many topics, it really doesn't give real good details on any one topic. I think of this book, more as an executive summary for the various topics it covers.

Can I Retire? How Much Money You Need to Retire and How to Manage Your Retirement Savings, Explained in 100 Pages or Less (Mike Piper) Rank: 2.5/5 Summary: What do you expect for 100 pages? Although the author does seem to stay on-topic in this book, its just too broad to really give you any actionable information. Perhaps a decent book if you are just wading into the whole concept of retirement and don't want to put a lot of thought into details (IE the big picture). This book does not answer the question it poses in the title. Hope this helps.

James 1 of 1 people found the following review helpful. **WARNING: DO NOT BUY!!!** By M. McWhorter **WARNING: DO NOT BUY!!!** I really wish I'd read all the reviews on here before buying this, but luckily I uncovered the facts on my own before relying on the book. The Securities and Exchange Commission ruled that the author misled investors. The SEC fined him \$50,000 and revoked his advisor registrations. It has been shown that "These strategies are an optical illusion at best and create a potential for grave disappointment at worst...." See http://www.ifid.ca/pdf_newsletters/PFA_2006OCT_Buckets.pdf and http://en.wikipedia.org/wiki/Ray_Lucia.

1 of 1 people found the following review helpful. Good book By Loraine I enjoyed this book. I found most of it to be easy to read and understand, however, some of it is outdated by today's economic climate, such as CDs paying 3%, etc. The concept is easy... 3 buckets spanning 20+ years. The first bucket is the immediate needs bucket (first half dozen years of retirement), the second bucket the next number of years and the third bucket which is the very long term bucket. This book is more for the people about 5 years from retirement--those of us still working and have 10-15 more years to go only really need to focus on bucket 3, since the first two go out about 10-14 years. And, also, we need to focus on the emergency 'cup'. It really wasn't explained well how to move money from bucket to bucket, when to sell, etc. If you're nearing retirement, this is a very helpful book. Much of this is about tax strategy--where to put what to keep taxes as low as possible. And, again, with possible tax changes ahead, this info isn't as useful since dividend/cap gains rates may change. The only thing I disagreed with in the book was the use of insurance policies and annuities. These insurance investments are very expensive to own and really need to be looked over well and understood before purchasing. Other than that, I think his ideas are really good. And his philosophy is to 'get rich slowly'...no gimmicks. All in all, a well written book.

A proven way to financially prepare for retirement Are you wondering if you can make your retirement savings last? Concerned about inflation reducing your purchasing power? Worried about the stock market's violent swings? In *Buckets of Money: How to Retire in Comfort and Safety*, nationally recognized Certified Financial Planner™ and radio personality Ray Lucia offers you a smart and conservative way to protect and grow your nest egg—so you can enjoy a comfortable retirement without worrying about your money running out. Developed by Lucia over his thirty-year career as a financial planner, the "Buckets of Money" technique is a proven way to achieve both income and growth, while guarding against the ravages of inflation. *Buckets of Money* is filled with in-depth insights and practical advice that will help you assess your retirement situation, save the money you need to last your entire lifetime, and adjust your plan to good times and bad. Regardless of your age, income, net worth, or investment experience, you need to have a solid plan for your retirement years. *Buckets of Money* provides you with such a plan, and shows you the best way to implement it.