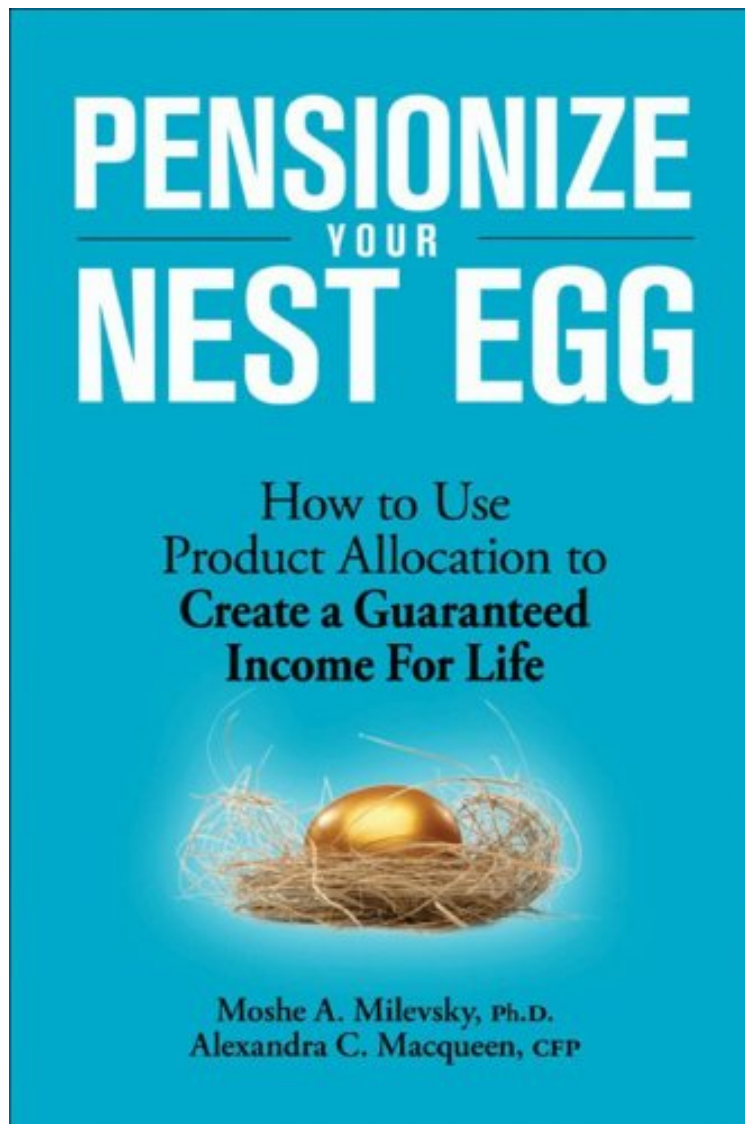


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## **Pensionize Your Nest Egg: How to Use Product Allocation to Create a Guaranteed Income for Life**

*Moshe A. Milevsky, Alexandra C. Macqueen*  
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good read. Gives you the tools needed to access your retirement needs. Good definitions of the various ways you can invest your money. Gives some examples too. Only disappointing thing is the website they point you to is no longer valid. One of the authors Moseh Milevsky, sold his company and the new company only provides the tool to advisors not the general investor. Too bad! The book was published in 2010 so it is 6 years old already. Still some good advice. I would buy a second hand copy. 13 of 14 people found the following review helpful. Best retirement income guide I ever read. By Sailaway. Written by a math prof and an investment advisor. The authors are Canadian and the book is written from the perspective of Canadian retirees but don't let that throw you. The Canucks came out of the last market dive in pretty good shape and they can teach us a thing or two about sane investing and conservative money management. They're also smart as whips! This book is full of excellent retirement income advice that is as applicable to an American as it is to a Canadian. I know, I've lived in both countries under both tax systems and have retirement assets in both countries- 401(K) in the US and RRSP in Canada. The key take away is that the old defined benefit pension plans of yesteryear were worth their weight in gold and that persons who do not have this benefit as a retirement option (like me!) should seek to emulate it through other investment vehicles like annuities. Many useful concepts like income sustainability, layering, product (not asset) diversification are covered in detail. I definitely recommend this book if you have been accumulating and haven't looked into the decumulation phase when you'll be drawing on your accumulated assets to fund your retirement. Many investors, myself included, are deficient in this very important area of retirement planning. It's also a pretty good read for an investment book. 0 of 0 people found the following review helpful. Good book for a perspective you don't hear too often, but should at least consider. By Stefan. This is a very good book. As mentioned by others, It looks at things from a Canadian perspective, but the main point is how to supplement your retirement with an annuity. This may apply if you have a defined contribution plan, or even a defined benefit plan with a pension (if you don't trust your company to live up to its promises.) He approaches it on an organized manner and leads you through how to determine your best course of action.

**Pensionize** Verb. 1. To convert money into income you can't outlive. 2. To create your own personal pension, a monthly income that lasts for the rest of your natural life. With the subpar performance of the markets, record-high personal debt levels, and shockingly low savings rates, it's clear that many Canadians expecting to retire in the next decade simply don't have a sufficient nest egg to ensure a worry-free retirement. Making matters worse, only about one-third of Canadians currently belong to a formal, or registered, pension plan; and even a large number of that "lucky third" will not retire with a guaranteed pension income. If you no longer have the time to wait and hope for your traditional investments to pay off, the answer is to "pensionize your nest egg" using the new technique of product allocation set out in this book. *Pensionize Your Nest Egg* explains how to Recognize if you really have a pension or just a tax-sheltered savings plan. Become informed about the new risks you and your nest egg face in retirement and why asset allocation, despite its value in the accumulation stage of life, is not sufficient to protect you and your money. Measure your retirement sustainability quotient (RSQ) and your Financial Legacy Value (FLV)-then choose a retirement income plan on the Retirement Income Frontier. Understand how product allocation differs from asset allocation, how to allocate your nest egg across three product silos, and learn about the new financial products that are available to protect against the new risks you face. Follow a seven-step process to close your Pension Income Gap and convert your retirement savings into a secure stream of lifetime income. Whether you do it yourself or work with a financial advisor, *Pensionize Your Nest Egg* gives you a simple plan to create a guaranteed retirement income-for life.

From the Back Cover **Pensionize**™ Verb. 1. To convert money into income you can't outlive. 2. To create your own personal pension, a monthly income that lasts for the rest of your natural life. With the subpar performance of the markets, record-high personal debt levels, and shockingly low savings rates, it's clear that many Canadians expecting to retire in the next decade simply don't have a sufficient nest egg to ensure a worry-free retirement. Making matters worse, only about one-third of Canadians currently belong to a formal, or registered, pension plan; and even a large number of that "lucky third" will not retire with a guaranteed pension income. If you no longer have the time to wait and hope for your traditional investments to pay off, the answer is to "pensionize your nest egg" using the new technique of product allocation set out in this book. *Pensionize Your Nest Egg* explains how to Recognize if you really have a pension or just a tax-sheltered savings plan. Become informed about the new risks you and your nest egg face in retirement and why asset allocation, despite its value in the accumulation stage of life, is not sufficient to protect you and your money. Measure your retirement sustainability quotient (RSQ) and your Financial Legacy Value (FLV)-then choose a retirement income plan on the Retirement Income Frontier. Understand how product allocation differs from asset allocation, how to allocate your nest egg across three product silos, and learn about the new financial products that are available to protect against the new risks you face. Follow a seven-step process to close your Pension Income Gap and convert your retirement savings into a secure stream of lifetime income. Whether you do it yourself or work with a financial advisor, *Pensionize Your Nest Egg* gives you a simple plan to create a guaranteed retirement income-for life. About the Author MOSHE A. MILEVSKY, Ph.D., is an author, researcher and professor at York University in Toronto, Canada. ALEXANDRA C. MACQUEEN is a Certified Financial Planner

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