



# Money for Life: Turn Your IRA and 401(k) Into a Lifetime Retirement Paycheck

*Steve Vernon*

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*Money for Life* addresses the concerns of a wide range of people who are planning their retirement and hoping to create a retirement income from their retirement savings. With the demise of traditional pension plans, this is a significant and important challenge facing boomers as they approach their retirement years. Boomers are now on their own to generate a reliable, lifetime retirement income, and *Money for Life* provides unbiased, trusted help. It discusses the pros and cons of various methods to generate retirement income without a sales pitch for any specific approach.

Part One of this valuable guidebook outlines specific action steps and describes the various retirement income generators in an easy-to-understand manner, using charts, illustrations, and examples. It also introduces the **Money for LIFE**<sup>™</sup> retirement income rating system to help you choose the solution that works best for you. Part Two serves as a resource for readers who want more details on the methods for generating a retirement income and on specific retirement tax and insurance issues.

## Praise for Money for Life

“Savvy guidance for some of the most crucial financial decisions you’ll ever face. *Money for Life* can help make sure your retirement nest egg lasts as long as you do.”

— **Jon Peterson**, author of *Social Security for Dummies*

“If you don't have a traditional pension and you don't want to outlive your assets, then put *Money for Life* on your 'must read' list. Steve Vernon's book will help you learn how to convert the assets in your various retirement accounts into a paycheck, into money for life.”

— **Robert Powell**, Editor, MarketWatch’s *Retirement Weekly*

“The decline of traditional pensions, and the reliance on IRAs and 401(k) accounts means that growing numbers of Americans will face a major challenge receiving enough income in retirement. Steve Vernon offers answers in this book, with sensible, specific advice on a range of ways to pay yourself in retirement.”

— **Mark Miller**, retirement columnist and author of *The Hard Times Guide to Retirement Security*.

“Today’s retirees and pre-retirees face multiple challenges, including low interest rates, volatile equity markets, and the logistical headaches of turning an investment portfolio into a stream of income that will last for the rest of their lives. *Money for Life* confronts those challenges head-on, using clear examples and straightforward language to coach retirees and pre-retirees on generating the income they need without taking extreme risks. It’s a valuable bookshelf addition for retirees seeking guidance on crafting a financial plan they can live with for many years.”

— **Christine Benz**, director of personal finance, Morningstar, and author of *30-Minute Money Solutions: A Step-by-Step Guide to Managing Your Finances*

“As defined contribution plans and IRAs become an increasingly important part of retirement wealth in this country, it is essential that today’s workers understand the various techniques available to convert the account balances to retirement income. Steve Vernon has done a magnificent job of drawing together in one authoritative source the benefits and potential limitations of the various strategies that should be considered by individuals.”

— **Jack VanDerhei**, research director, Employee Benefit Research Institute, and editor, *Benefits Quarterly*

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