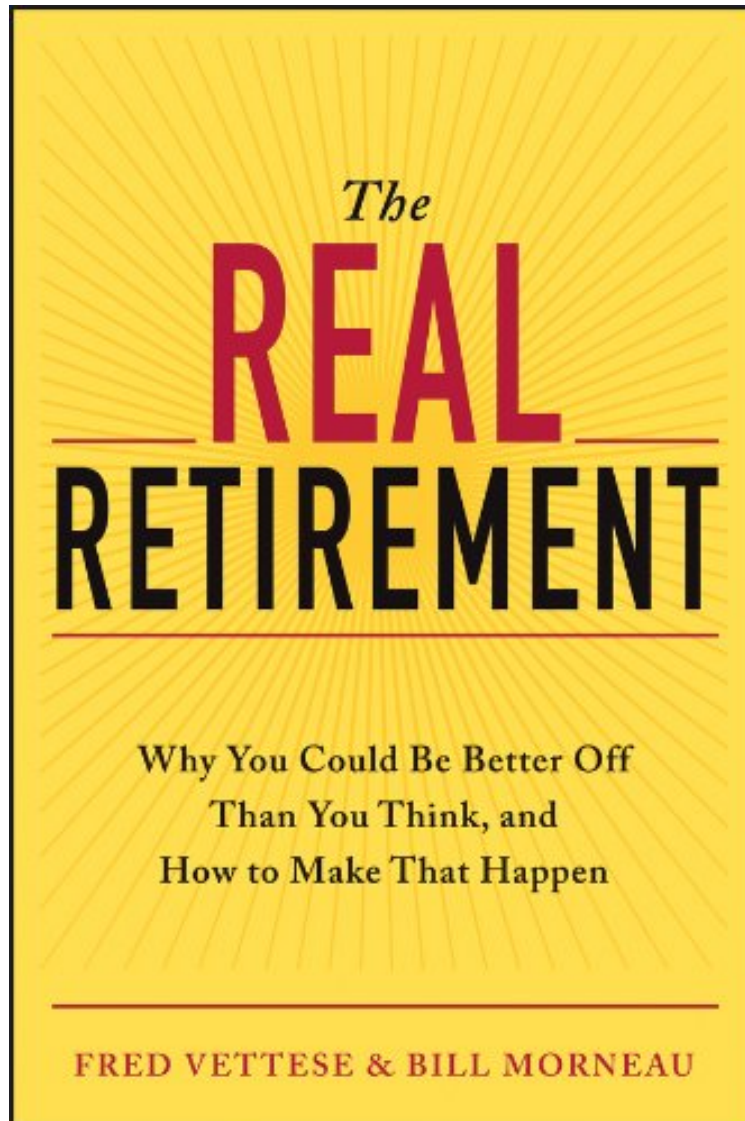


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The Real Retirement: Why You Could Be Better Off Than You Think, and How to Make That Happen

Fred Vettese, Bill Morneau

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Fred Vettese, Bill Morneau : The Real Retirement: Why You Could Be Better Off Than You Think, and How to Make That Happen before purchasing it in order to gage whether or not it would be worth my time, and all praised The Real Retirement: Why You Could Be Better Off Than You Think, and How to Make That Happen:

0 of 0 people found the following review helpful. Great realistic book to help retirement planning. By roy brooksI found this book easy to understand and the authors were very pragmatic in outlining today's real retirement

requirements for current baby boomers generation. In addition, they outlined clearly the upcoming implications regarding escalating health care costs over next decade or two affecting both net incomes on retired persons and on the generation following the boomers. I highly recommend it as reading for those planning their retirement needs as well as those approaching retirement. They point out that defined benefit pensions are definitely in for reform as their original benefit to encourage early retirement is no longer valid in the current economic era where employers now need to retain their employees longer. 0 of 0 people found the following review helpful. Five Stars By Chris Sgood insights 0 of 0 people found the following review helpful. Great read for those interested in the hot topic of retirement By Rene3hA new perspective on retirement, debunking Canadian retirement myths. Key take away: people will be spending less money than they think in late retirement. Something to mull over.

Straight Talk and solid retirement advice for all Canadians In the face of government changes, financial market volatility, and an aging workforce, Canadians are understandably concerned about the impact on their finances and their future retirement. This reassuring book debunks the generally-accepted claims about necessary savings rates, which can cause paranoia among those beginning to contemplate retirement. The authors offer greater insight into planning approaches that are not widely understood, demystifies retirement targets (age, savings, income), and outlines concrete approaches to maximizing retirement savings. Offers practical advice for dealing with the changes to Canada's retirement system Includes advice for calculating your Neutral Retirement Income Target Contains solid financial advice in accessible language Written by the Executive Chairman and Chief Actuary of Morneau Shepell Canada's national actuarial consulting firm **The Real Retirement** offers a down-to-earth guide for preparing for comfortable retirement and shows what it takes to achieve it.

From the Back Cover Praise for **The Real Retirement** "An important contribution and sound analysis. Of fundamental importance to all Canadians, but most importantly for the growing numbers contemplating their retirement and the uncertainty of their financial well-being ndash; they're richer than they think!" ndash; Rick Waugh, President and Chief Executive Officer, Scotiabank "Fred Vettese and Bill Morneau are experts in the field of retirement, who express some very thoughtful views and advice, based on extensive research and analysis, in a friendly, easily-readable manner. While my personal view is that it is better to save more than less because of uncertainty, and because the consequences of 'running out' are so severe, Bill and Fred offer a calm voice of reason and hope for those who start early with a disciplined program of saving/investing for retirement. A voice of reason in a noisy subject area." ndash; Donald Guloien, President and Chief Executive Officer, Manulife Financial "Hold the doom and gloom. This book realistically catalogues all the challenges to saving for retirement and yet ends up leaving you feeling encouraged." ndash; Rob Carrick, Personal Finance Columnist, The Globe and Mail "At last, there's good news for retirement savers. You don't need to replace 70 per cent of your pre-retirement income, as the financial services industry tells you. The authors take a close look at the numbers, add a large helping of realism and conclude that the true retirement income target is closer to 50 per cent." ndash; Ellen Roseman, Personal Finance Columnist, Toronto Star, and University of Toronto Instructor, Continuing Education In the face of dwindling pension benefits and an aging workforce, there is a widespread perception that Canadians are heading toward a retirement crisis. **The Real Retirement** explains that these fears are overblown as most of us have overestimated how much we need to save for retirement. The good news is that if Canadians take the time to plan properly, most will be just fine, and many may actually be better off in retirement than they were during their working lives. Written by the Executive Chairman and the Chief Actuary of Morneau Shepell ndash; Canada's leading retirement consulting and administration firm ndash; **The Real Retirement** reveals the forces at play, explains how to set realistic retirement goals, and offers concrete ways to achieve a comfortable retirement.