

Get Your Retirement in Shape with More Income and Less Market Risk!

Jerry Golden Responds to Boomer Questions on Planning for Retirement

Q1. Go2Income offers the free Income Power tool to determine the income your savings can generate for the rest of your life. Interesting, but how do you create a plan to hit that income or more?

Jerry: We've just launched our Income Allocation Planning (IAP) method, which is a free service on the Go2Income website. We believe IAP will reinvent retirement planning for the Boomer generation retiring with 401(k) or IRA assets but without a pension.

Q2. You believe most retirement planning today is flawed. Why do you believe IAP is the better alternative?

Jerry: Asset allocation is the planning method deployed in pre-retirement planning; however, when this planning is applied post-retirement it leaves the retiree saddled with most of the risks: investment risk, longevity risk, and the risk of not staying with the plan because of nerves or incapacity. IAP instead focuses on creating safe income by allocating among the sources of income: dividends, interest, annuity payments and withdrawals from savings. By managing and limiting riskier withdrawals, IAP provides more income with less market risk.

Q3. What else is different about the IAP method?

Jerry: The twin goals of the IAP method are to increase the amount of after-tax (spendable) income and to reduce income volatility (for more dependability). IAP differs from traditional retirement planning in three ways:

What's the Shape of YOUR RETIREMENT?

Plan for Retirement Residence



Plan for Retirement Income



How can we investigate IAP on our own?

Jerry: Go to www.Go2Income.com/IncomeAllocation to create your own IAP without being an expert in investments, annuity payments or retirement planning. It's a free, no obligation service offered by Go2Income.

We've simplified planning with a picture of your IAP income above that starts high, increases steadily and continues for life, and compared it to the riskier shape of income in a typical planning method. Just like a retiree's residence, we want retirees to get their retirement income in the best possible shape.

Step 1. Uses annuity payments to provide guaranteed lifetime income. *Advisors often ignore annuity payments as an option.*

Step 2. Treats rollover IRA accounts differently than personal (after-tax) savings accounts for optimal tax efficiency. *Most calculators have a single investment allocation.*

Step 3. Manages withdrawals from rollover IRA accounts. *Retirees reaching 70 ½ often just withdraw IRS mandated Required Minimum Distributions from IRA accounts.*

Q4. We're a little skeptical about planning or financial products that sound too good to be true. What's the tradeoff if we follow the IAP method?

Jerry: The added value in IAP, besides the tax benefits and more flexible planning described above, comes from annuity payments guaranteeing lifetime income. The "cost" or tradeoff of including annuity payments may be a smaller legacy and liquid assets early in retirement. Eventually, the higher and safer income wins out later in retirement.



Jerry, Founder of Go2Income, has contributed his professional insights to the Wealth

Creation Channel on Kiplinger.com. He is president and CEO of Golden Retirement, LLC, Golden Retirement Advisors and the 2Income Annuity Group insurance agency.