

10.1 to 10.2

Monday, October 17, 2022 2:18 PM

Chapter 10: Planning for the Future: Retirement and Estate Planning

Taking Charge of Your Long-term Future

Planning for Your Retirement

Overview of Retirement Planning

Changing in Retirement Planning

- Most people retire around 65
- **Pension Plan/Defined benefit plan:** provides a retiree with a guaranteed payment from his or her employer for the remainder of the retiree's life
- **Defined Contribution plan:** sets how much you and your employer will deposit into your retirement account

Planning Your Retirement

Estimating Your Financial Retirement Needs

Career Average Income

1. Below-median income: \$23,000.
2. Median income: \$50,000.
3. Above-median income (consistent with a college graduate): \$78,000.
4. High-median income: \$120,000.

Wage Replacement Rate for Retirement Living

- **Wage replacement rate:** a percentage, usually between 70% and 80%, which represents a consistent standard of living between pre- and postretirement.

Social Security

- **Pay-as-you-go system:** meaning that current taxes fund the vast majority of the current retirement benefits paid to retirees

Saving for Retirement

- **Retirement savings rate:** just the percentage of your income that you need to put aside for retirement.

Retirement and Savings Income Lifecycle

- **Longevity Risk:** if you live longer than expected you can run out of money

Defined Contribution Plans

- **Vesting:** A retirement savings rate is just the percentage of your income that you need to put aside for retirement.
- **Tax-deferred:** means that you will only owe taxes when you begin to take distributions from the account.
- **Required minimum distributions (RMDs):** obligatory withdrawals

Personal Finance Chapter 1retirement And Estate Planning

Pasquale De Marco



Personal Finance Chapter 1retirement And Estate Planning:

Personal Finance Chapter 1retirement And Estate Planning Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the power of words has be much more evident than ever. They have the ability to inspire, provoke, and ignite change. Such may be the essence of the book **Personal Finance Chapter 1retirement And Estate Planning**, a literary masterpiece that delves deep in to the significance of words and their impact on our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall effect on readers.

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