

The Two Most Important Questions About Retirement

Many people think retirement is very complicated. However, the more I study retirement the simpler and simpler it gets. You see, the ultimate success of your retirement is dependent of your answers to my next 2 questions.

The success of your retirement is not about your assets. Now this is a paradigm shift, because all our lives we've been taught to build bigger and bigger assets. But, your assets can be stolen, lost, swindled, sued, divorced, or decimated in a market crash. Your assets are only numbers on a piece of paper. There are only two things that you can do with those numbers:

1. You're either going to spend it,
2. or you're going to give it away.
 - a. You're going to give it away while you're living,
 - b. or you're going to give it away when you die.

The ultimate success of your retirement is based on these next two questions:

1. How much guaranteed lifetime income do you have?
2. Have you taken the key risks off the table?

There are many risks during retirement: Market Risk, Order of Return Risk, Withdrawal Rate Risk, Inflation, Deflation, Long-Term Care, you might die.

But, there's only one #1 risk! The #1 risk in retirement is Longevity Risk! Because it is a risk multiplier of all of the other risks. You see the longer you live, the more likely the market will crash. The longer you live, the more likely you'll take out too much money. The longer you live, the more likely inflation might decimate your purchasing power. The longer you live, the more likely you might need Long-Term Care. You see Longevity Risk is a risk multiplier of all of the other risks.

Well, what takes Longevity Risks off the table? Stocks can't do it, CDs can't do it, Bonds can't do it; Real Estate can't do it. Well, what can take longevity risk off the table? Let's meet and let me show you.

