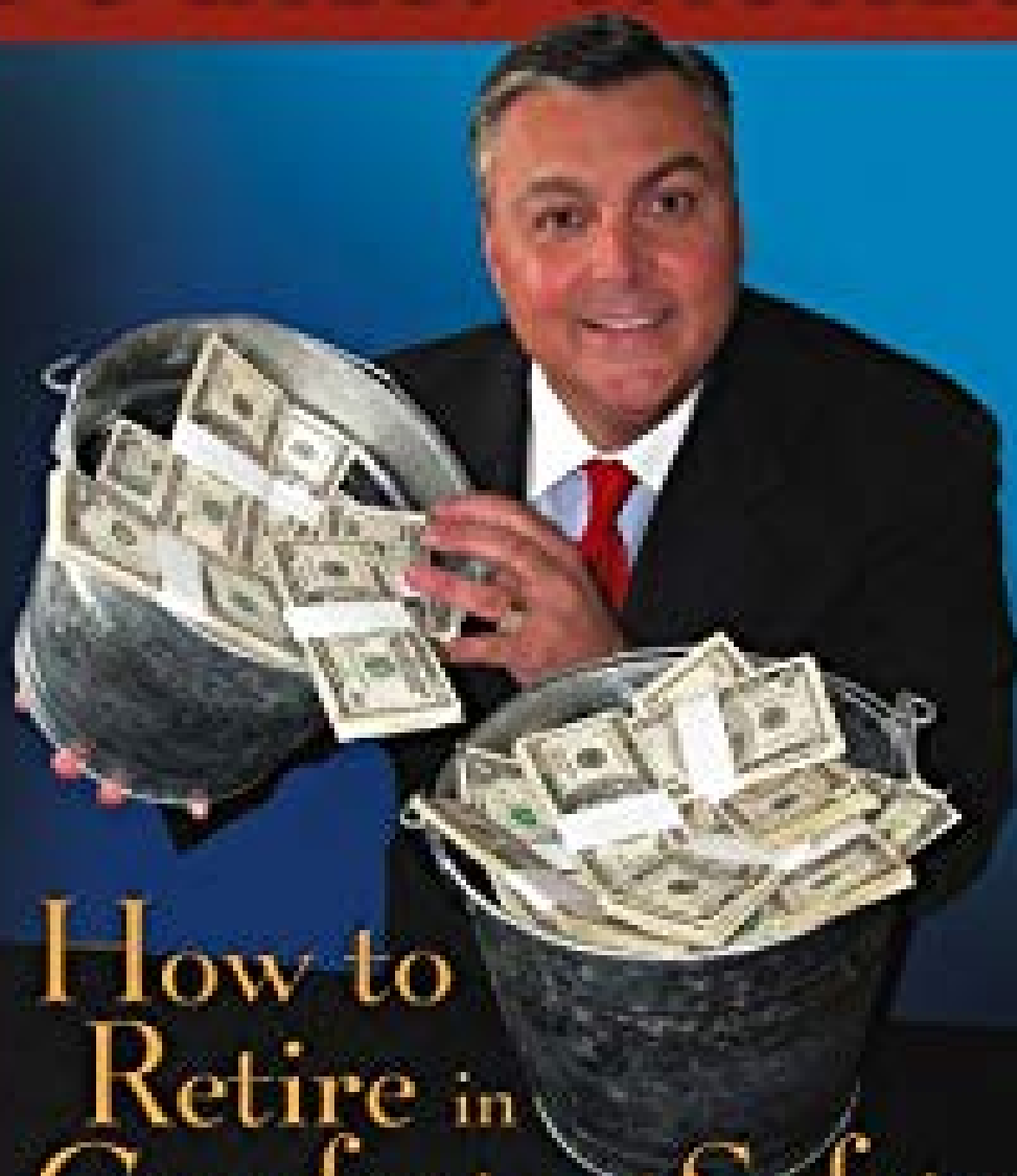


BUCKETS of MONEY



How to
Retire in
Comfort and Safety

RAYMOND J. LUCIA, CFP®

with DALE FETTERLING

Raymond J. Lucia

Buckets of Money: How to Retire in Comfort and Safety



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A successful way to financially prepare for retirement Are you wondering when you can produce your retirement savings last? Buckets of Cash provides you with such a plan, and shows you the easiest method to implement it. Concerned about the stock market's violent swings? Regardless of your actual age, income, net worth, or investment experience, you must have a good arrangement for your retirement years. Developed by Lucia over his thirty-year career since a financial planner, the "Buckets of Money" technique is certainly a proven method to achieve both income and development, while guarding against the ravages of inflation. Buckets of Money is filled up with in-depth insights and practical information that may help you assess your retirement situation, conserve the money you should last your entire life time, and adjust your plan to good times and poor. In Buckets of Money: How exactly to Retire in Comfort and Protection, nationally recognized Accredited Financial Planner™ and radio personality Ray Lucia offers you a smart and conservative way to protect and grow your nest egg-so you can enjoy a comfortable retirement without fretting about your cash running out. Concerned about inflation cutting your purchasing power?



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WARNING: DO NOT Purchase!!you use it. Five Stars Very good approaches for retirees to control their money. And, also, we need to focus on the emergency 'cup'.. I really wish I'd read all the reviews on here before buying this, but luckily I uncovered the reality by myself before counting on the publication. The Securities and Exchange Commission ruled that the writer misled traders. Although I'm not sure I will utilize the strategy Raymond lays out here, I think the overall concept is a real great idea on how to consider tapping your assets as you intend for retirement. Annuities For Dummies " See <http://www....> Don't buy his following book since it basically repeats this one. pdf and http://en.wikipedia.org/wiki/Ray_Lucia. Great way of thinking about how to handle the up/straight down cycle of the currency markets This book introduces a new way of the way to handle the vexing problem of dealing with the ups/downs of the stock market while winding down your retirement savings. While I'm not buying into the exact program shown by Mr Lucia, I am thinking about a variation of his program utilizing annuities within the bucket plan. My husband loves the publication. The true gem in this publication isn't the exact details of the proposed strategy presented in the publication, but the basic concept and the things you need to consider on how to utilize the various tools to cope with the surprises the market is going to show you in your pension and how to make sure you don't go out of funds before you die.

5/5 Summary: What do you anticipate for 100 webpages? It really wasn't explained well how to move money from bucket to bucket, when to sell, etc. The AARP Pension Survival Guide: How to Make Wise Financial Decisions in MEMORIES and Poor (Julie Jason) Rank: 5/5 Summary: Real good overview and launch to the many considerations for retirement. Three Stars Found its way to good condition Great publication. Buckets of Cash: How exactly to Retire in Ease and comfort and Protection (Raymond Lucia) Rank: 4/5 Overview: Interesting concept on planning for retirement. The SEC fined him \$50,000 and revoked his advisor registrations. Since the book tries to cover therefore many topics, it really doesn't give real good details on anybody topic. ca/pdf_news_letters/PFA_2006OCT_Buckets. It's been proven that "These strategies are an optical illusion at greatest and create a potential for grave disappointment at worst. Buy it. And his philosophy is to 'obtain rich slowly'. In the event that you browse the books above, I don't think there is a need for reading the books listed below since either they don't have the depth, or have been completely covered in sufficient details in the books above. The Bogleheads' Guidebook to Retirement Planning (Several Aurther) Rank: 3. Can I Retire? 3. Although the author does seem to stay on-topic in this publication, its just to broad to really give you any actionable info.

5/5 Summary: I think this book tries to cover just a little to much, and for that reason provides topics that I don't believe work for the retirement planning. How Much Money You should Retire and How to Manage Your Retirement Savings, Explained in 100 Webpages or Less Five Stars Good advice. Here is a set of some of the books I have read in preparing for pension, and a one-liner, and rank for every. I think of the book, even more as an executive summary for the various topics it covers.. Other than that, I believe his ideas are actually good. Hope this helps James Good book I enjoyed this book. I found the majority of it to be easy to read and understand, however, some of it is outdated by today's economic climate, such as CDs paying 3%, etc. The concept is easy.. Perhaps a decent reserve if you are just wading in to the whole idea of retirement and don't want to put a lot of thought into information (IE the big picture). Fantastic read. The initial bucket is the immediate needs bucket (first half dozen years of retirement), the second bucket the next number of years and the 3rd bucket which may be the very long term bucket. no gimmicks! I will purchase them in the purchase I'd read them: I. If you are within a decade of retirement, you will need to read this book and take action on it! If you are a high

income earner in pension you might want to take more risk. And, once again, with possible tax changes ahead, this details isn't as useful since dividend/cap gains prices may change. The only thing I disagreed with in the publication was the use of plans and annuities. These insurance investments are very expensive to possess and really have to be looked over well and comprehended before purchasing. This book will not answer the question it poses in the name.5/5 Summary: Great information on the highly complicated subject of annuities, a critical tool for your retirement planning to alleviate longevity and market risk... This book is more for the people about 5 years from retirement--those of us still working and also have 10-15 even more years to move only should focus on bucket 3, since the first two go out about 10-14 years. All in all, a well written book. Thanks to this book, we will still be able to retire promptly (10/08) I purchased this publication 2 years ago, read it and decided I'd actually DO something whenever we were nearer to retirement. Well, right now we are three months away from pension, I moved our 401k's to cash this year (prior to the crash) and thanks to Ray Lucia's ideas, we've enough cash for 12-15 years' expenditures and unlike most people in this melt-down currency markets, we will not have to postpone pension. His theory is easy: 3 buckets: a bucket of enough money to truly get you thru the 1st 7 yrs of retirement; a bucket of bonds to truly get you thru the 2d 7 years of retirement; a bucket of growth investments that you will not dependence on 15 years, that may hopefully obtain you thru all this market volatility. He will makes specific recommendations for each bucket, however the basic idea is easy and removes the chance of retiring prematurely . and running away of money.3/2010: My husband and I retired last year, and due to the 3 Bucket book, we did not have to postpone it. It didn't matter to us that the currency markets crashed, because we had 15 years' worth of assets to draw from until we had a need to pull from the currency markets. I have recommended this reserve to all my close friends who are nearing pension. If you're nearing retirement, this is a very helpful reserve.. The model he suggests might not be the best for everyone, although he makes it sound as if it is. However you have to read this with a grain of salt. A lot of this is about tax strategy--where to put what to keep taxes as low as possible. His model lowers risk but as all versions that lower risk may also, over extended periods of time, probably lower rewards.(Kerry Pechter) Rank: 4..!!3 buckets spanning 20+ years. Not bad, not great Not a awful approach...great ideas that make sense and work great. Living stress free in retirement with this strategy. My husband loves the reserve.What this reserve does in introduces you to some of the problems you might encounter when dealing with the stock market and winding down you assets in pension. Five Stars Start early and stick to this excellent information for a secure future.2. Practical Great book. Practical.ifid. What I learned has totally changed just how I invest and allocate my cash.(Mike Piper) Rank: 2. Well written. Helped my and several friends with an essential decision. WARNING: USUALLY DO NOT BUY!



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