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investment in order to keep up with the income generating capability of an income annuity. The ILY calculation helps answer the question, "what yield would I need to earn from an alternative liquid investment that would pay me the same monthly income as a lifetime income annuity over a specified waiting period, while ...

Pensionize Your Nest Egg

Pensionize Your Nest Egg: How to Use Product Allocation to Create a Guaranteed Income for Life. Hardcover - 26 May 2015. by Moshe A. Milevsky (Author), Alexandra C. Macqueen

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to guide your thinking: Identify your desired retirement income Calculate your existing retirement income Determine your pension income gap Calculate your retirement sustainability quotient - (basically the ...

Why you should consider pensionizing your nest egg - My ...

pensionizing your nest egg - that is, taking some of your financial assets and converting them to a pension that pays a guaranteed income for the rest of your life.

Pensionizing will protect you against the uncertainty about the length of your life and

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against numerous other risks you might face and not even know about. DeFIned ContrIbutIon

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PART III THE SEVEN STEPS TO PENSIONIZE YOUR

NEST EGG. Chapter 12 Step 1: Identify Your

Desired Retirement Income. Step 1 - Identify

Your Desired Retirement Income. Estimating

Your Desired Income from the Top Down.

Estimating Your Desired Income from the

Ground Up. Recap of Step 1. Chapter 13 Step

2: Estimate Your Existing Pensionized Income.

Pensionize Your Nest Egg: How to Use Product

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Chapter 19: Step 7: Use Product Allocation to Pensionize the Right Fraction of Your Nest Egg. Case Study: Jack and Jill Go Up the Hill (to Fetch a Retirement Income Plan) Step 1: Identify Your Desired Retirement Income. Step 2: Estimate Your Existing Pensionized Income. Step 3: Determine Your Pension Income Gap.

Pensionize Your Nest Egg: How to Use Product Allocation to ...

You might stagger your annuity purchase(s) over many years and periods of your retirement. That's typically the advice found

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in Pensionize Your Nest Egg and offered from advisors who Pensionize a portion of their client's nest egg. When you hand over your money, it's a done deal. These are irreversible contracts. When you purchase an annuity you usually exchange control of those funds for guaranteed income for life. When you die, your money goes to the insurance company.

Pensionize Your Nest Egg With Annuities, Your Super Bonds ...

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Pensionize Your Nest Egg: How to Use Product Allocation to ...

Pensionize Your Nest Egg describes how adding the new approach of "product allocation" to the tried-and-true asset allocation approach can help protect you from the risk of outliving your savings, while maximizing your income in retirement.

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