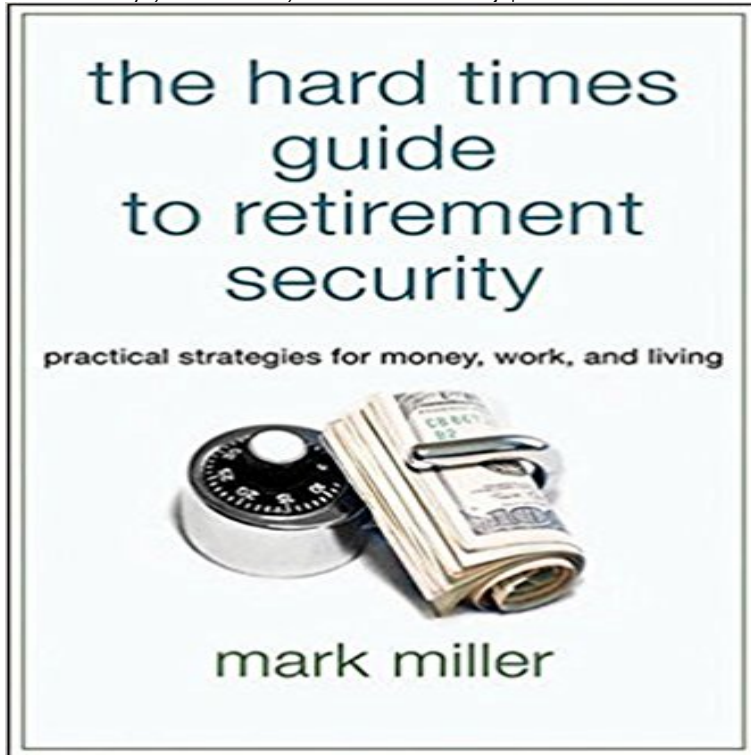


# The Hard Times Guide to Retirement Security: Practical Strategies for Money, Work, and Living



A timely guide to overcoming the retirement challenges we all face. The Great Recession has placed a wake-up call to America's baby boomers. Many have not saved enough for retirement and have not taken a hard look at how many post-work years they may need to finance. Written in a straightforward and accessible style, *The Hard Times Guide to Retirement Security* tackles the tough questions about retirement in the new post-crash economy. Page by page, it puts retirement in perspective by touching on important issues such as insuring against the risk of outliving your assets, recalibrating damaged retirement portfolios, managing the risk of health-care expenses in retirement, and career strategies for workers who are 50 years old and up. Reveals how to boost lifetime income through better planning, and working just a few additional years. Offers advice on how to hire a financial advisor whose first loyalty is to you, not Wall Street. Discusses why you should rethink housing in the wake of the real estate crash. Offers detailed advice on career reinvention, the 50+ job market and midlife entrepreneurship. Engaging and informative, this practical guide provides the strategies needed for a truly fulfilling and secure retirement.

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