

For Immediate Release

Media Contact: Ed Emerman
eemerman@eaglepr.com
609-240-2766

New Book Helps Older Workers and Retirees Make High-Stakes Retirement Decisions

“Don’t Go Broke in Retirement” by Steve Vernon reveals a simple plan to generate lifetime retirement income from IRAs and 401(k) plans.

OXNARD, CA, July 22, 2020 — *Rest-of-Life* Communications announced today the release of “*Don’t Go Broke in Retirement*,” the latest in a series of acclaimed books by Steve Vernon. The release of the book comes at a time when older workers are facing critical retirement decisions that are potentially more complex—and come with higher stakes—than the savings and investment decisions they made earlier in their careers.

Vernon notes that many of these retirement decisions will require pre-retirees to answer difficult questions including:

- Have they saved enough money to retire?
- When should they start taking Social Security benefits?
- What’s the best way to generate lifetime income that’s protected from financial crises?
- What living expenses should they reduce to make retirement more affordable?

Don’t Go Broke in Retirement examines these topics and provides an easy-to-follow, three-step plan that helps readers answer these and other critical questions. Based on the “Spend Safely in Retirement Strategy,” the plan was developed from new research by the Stanford Center on Longevity and the Society of Actuaries. Learn why this strategy has garnered national attention and discover how the recent financial turmoil successfully stress-tested this plan, demonstrating its effectiveness for managing retirement finances.

“Pre-retirees and retirees shouldn’t underestimate the power of simple, effective strategies to build risk-protected, lifetime retirement income,” says Vernon. “With the recent financial turmoil caused by the coronavirus pandemic, this task is more important than ever.”

While prior generations of middle-income workers may have relied on traditional pension plans, those plans are no longer prevalent today. *Don’t Go Broke in Retirement* targets middle-income workers who instead will rely on Social Security benefits and savings from IRAs and employer-sponsored retirement plans for income security in retirement.

“I wrote this book to share simple, powerful strategies that older workers can easily implement without help from a financial adviser. And for pre-retirees and retirees who might feel more

comfortable working with an adviser, the book offers guidelines to help them have informed conversations with advisers,” says Vernon.

Don't Go Broke in Retirement provides the information and tools pre-retirees need to generate the most retirement income from Social Security benefits and retirement savings. It includes the following features:

- A simple, step-by-step checklist to help put retirement plans into action
- Refinements to personalize the strategy for goals and circumstances that are common to middle-income workers and retirees
- Access to bonus chapters on www.restoflife.com to help readers implement the strategies outlined in the book, including investing in retirement, navigating tax rules, and finding professional help with retirement funding strategies
- A list of helpful resources and research for readers who want to learn more

Don't Go Broke in Retirement is also a great tool for employers and retirement plan sponsors to help their employees and plan participants better prepare for retirement. To support the strategy outlined in the book, Vernon plans to hold a series of webinars to help older workers understand and implement the strategies in the book. Plan sponsors that would like to incorporate *Don't Go Broke in Retirement* into their retirement education and planning program should visit www.restoflife.com for more information.

About the Author

Steve Vernon, FSA, provides trusted and unbiased guidance on the most challenging financial, health, and lifestyle decisions for retirement. He's a research scholar at the Stanford Center on Longevity and writes a regular online column for *Forbes.com*. He's also president of *Rest-of-Life* Communications, where he conducts retirement planning workshops, webinars, and financial education campaigns. For more details on his experience, books, and services, visit Vernon's website at www.restoflife.com. He can be reached directly at steve.vernon@restoflife.com.

Don't Go Broke in Retirement: A Simple Plan to Build Lifetime Retirement Income
Rest-of-Life Communications, July 22, 2020

Print: \$14.95 (available now)

eBook \$9.99 (available now)

ISBN: 978-0-9853846-6-1 (Print)

ISBN: 978-0-9853846-7-8 (eReaders)

Available on Amazon.com, Apple iBook, and Barnes & Noble

Bulk order inquiries should be directed to steve.vernon@restoflife.com