



Get Your Retirement Readiness Score

Get a Free Report & Video

Schedule a Free Consultation

30100 Telegraph Road
Suite 428

Bingham Farms, MI
48025

(248) 540-9444



Newsletter – October, 2010 - What's the plan?

I frequently come across 3 "plans" that retirees use for turning savings into retirement income. I call them:

The Worst Pot Plan Take the money that you need for income out of the pot of money you have that is performing the worst. Save the better performing pots for last.

The Proportionate Plan Take the money that you need for income proportionately out of all the various pots of money you have.

The Beat the Government Plan Save your IRA and 401k money for last. Spend everything else first.

Each of these "plans" has a mis-guided logic behind it that is doomed to failure. None of them focus on the most important consideration: **having enough spendable income as long as you live**. IRS Qualified Plan rules will eventually disrupt each of these strategies and none of them use income-tax planning to your real advantage.

I can help you design a real plan; one that will guarantee that you have sufficient spendable income as long as you live.

At www.RetirementScore.com you can get a Retirement Ready or Not? Score and find out if you are on track for a great retirement. Get a Free Report and Video, full of great planning ideas. Request a free consultation to learn about these ideas in person.

I urge you to go to www.RetirementScore.com. Use Passcode: RRON.

Now is the time to gain control over your financial future.

Sincerely,
Bruce Finsilver
Circle of Wealth Certified Advisor

www.retirementscore.com