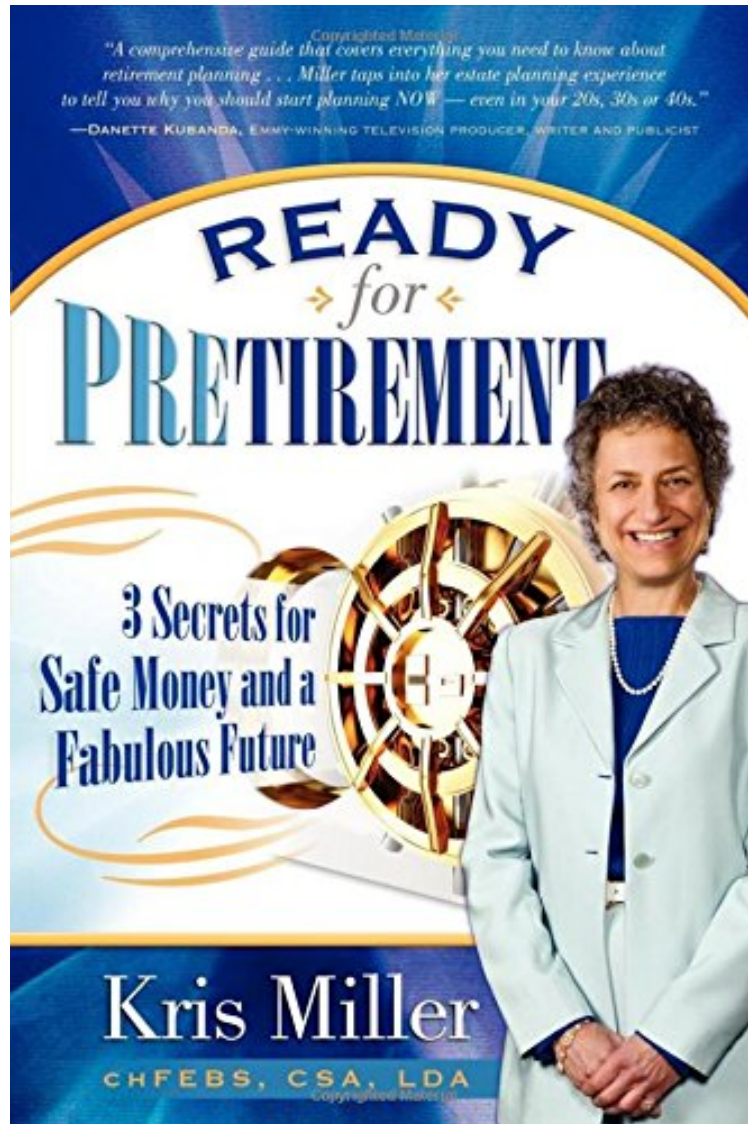


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# Ready for Pretirement: 3 Secrets for Safe Money and a Fabulous Future

Kris Miller

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and setting up my own trust. After reading this book I have learned, in a faster and easier way than I had gone through, ways to save more and streamline things. No one wants to think about illness and estate taxes but we must and Kris Miller nails it in this book. Buy a copy today, download the free resources and be prepared for when the time comes that you have to deal with nursing homes, probate and retirement. I highly recommend this book. 1 of 1 people found the following review helpful. Great Book with helpful information By Tamara Santana I'm so glad I purchased Kris Miller's book. It has been very helpful in planning out my future and how to avoid causing my family pain. I know now that I must have a Living Trust for protection and that I can pass on a financial legacy to my family through education and proper planning. Kris shares how to do this and more! I especially found the chapters on how to stay out of a nursing home very helpful and am planning on taking Kris's advice to avoid financial catastrophe in the event of an illness! This book is easy to read and refer to as well. It will be a dog-eared book in my library for sure!

Ready For PREtirement: Everything You Need To Know NOW So Your Money Is There When You Need It is a comprehensive guide designed to help you plan for retirement NOW. Retirement planning can be scary, confusing and overwhelming, especially if you wait until you're faced with a family medical emergency. It is during these unexpected situations that people often make foolish decisions because of the stress and pressure to make a quick choice. But a little planning goes a long way. The worksheets and tools included in Ready For PREtirement make it easy to get started. Learn how to create a Living Will and a Living Trust. Designate Guardians for your young children and make sure that your family is cared for, even if you can't be here to take care of them yourself. While older people have pressing financial planning issues related to age and health, retirement planning isn't just for Seniors. Author Kris Miller taps into her vast Estate Planning experience and explains why you should get started now - even in your 20's, 30's, and 40's. Ready For PREtirement is designed to offer - in easy-to-understand terms - an overview of all the financial decisions that everyone will need to make at some point in their lives. From writing a will to creating a trust, from the proper way to hold property to selecting low-risk investments, this book provides necessary financial guidance for everyone. For those who haven't even started their PREtirement planning yet, Ready For PREtirement will serve as the first step. So get started and get Ready For PREtirement.

""No one knows how long he or she will live. Death is a mystery. The hardest part of retirement planning is calculating how many years we are going to live after we retire. As human beings, we don't know when we are going to die. It might be tomorrow or it might be more than 100 years. Still, we want to ensure that we will have enough money to last throughout our retirement. Most people who plan their retirement assume that they were going to live until they are 100 years old. So when you plan to retire at the retirement age of 65, you must raise enough money to provide for your needs for 35 years. Some Americans between the ages of 45 to 70 are preparing for their retirement period, but many of them haven't thought about the circumstances when their savings run out and they are still alive. Or more simply said: they don't have a plan B. This is according to an online survey of the Society of Actuaries. Though, it is not easy to save and to raise money that will provide your needs all throughout your life, there are ways to make your finances last. One way to ensure that you can have finances for your lifetime is through Social Security. The Social Security System will provide you income for your lifetime, but the amount of the money you can get depends on the year you claim it. The longer you delay claiming it, the more you will receive. It's been advised to wait as long as you can, claiming your money only when you really need it. A second guaranteed way you can have source of income for your lifetime is through a traditional pension. But only a few people are lucky enough to have this. If your company is offering you a traditional pension, take advantage of it. You will benefit from it for the rest of your life. Another way you can secure financing for your retirement period is through annuities. These are designed to meet your retirement goals. Some workers invest 20% of their income and others invest huge amounts to get a higher security payment. Medicare supplemental policies or Medicaid are helpful for your medical expenses. These are insurance policies that will pay your health expenses that your savings can't cover. Let's face it when we grow old, there's a fat chance that we will become sickly. Better invest in medical insurance than spend all your retirement savings on your medical expenses. It is also better to secure yourself with Long Term Care insurance because we don't know how long you would need a medical attention. Medicare would only cover 100 days of your medical expenses and after that you have to pay on your own. Secure yourself for the long run. Be prepared and take action now! So are you Ready for PREtirement? Kris Miller, Estate Planning Expert and Safe Money Strategist, will guide you on how you can successfully PREpare for your retirement plan."" -April R., <http://www.mybookaddictionandmore.com/fyi-ready-for-pretirement/> ""Long-term care, Medicare, Social Security what do these actually cover and what do they mean? Will it be enough or will you go broke paying bills you thought were covered by one program or another? Well read something about the future and where to put your money read this book and find out something you may not have known or at least not known much about."" -Lisa Peters, <http://bookhimdanno.blogspot.com/2013/03/book-review-ready-for-pretirement-3.html> ""Too many people wait too long to make decisions about their financial future. Even if you are fresh out of high school, you should start making plans for your retirement, if you want your money to be there when you need it. Retirement planning isn't just for seniors, says veteran financial advisor Kris Miller. Start learning

early and you will find that a little planning goes a long way. Author of the new book *Ready For PREtirement: 3 Secrets for Safe Money and a Fabulous Future*, Miller implores people to plan their retirement early. No one relishes talking about issues like emergencies, unforeseen layoffs, long-term illness and even death. Planning for such circumstances is crucial to protecting your family's financial future. She created the acronym PREtirement to define and explain the actions associated with preparing early for retirement. Will you be able to create a nest egg that gives you 70% of your pre-retirement yearly salary? Here are some of the steps she urges young people to take: **Start Saving Money Now.** Even if you just cut out a few expenses, that extra Starbucks, and use that savings to start investing in retirement, it will make a big difference. **Max out your 401(k).** It's easy, all you have to do is fill out a form to increase it to the maximum contribution. And if your employer matches a certain percentage of your contributions, that's free money. **Best of all, you get a tax deferral** which will save you a ton of money. **Start a Roth IRA.** It's best to have multiple investments, instead of just your 401(k), which might not be sufficient for your retirement needs. **The Roth IRA will let you receive your money tax free.** **Get Some Life Insurance.** If you have a spouse or children you may want to check into some life insurance, and disability insurance. (Get insurance that covers 60% of your current income to be safe.) **Build an Emergency Fund.** You want at least 3-6 month of expenses for an emergency fund. **Get Real With Your Retirement Planning.** Learn about estate planning. Creating a revocable living trust allows individual choice and control over legal and financial decisions today, tomorrow and in the future. **Create And Execute A Will Properly.** Identify what you want done with your property, identify a guardian for your children, and sign and date Powers of Attorney and Assisted Living Directives to avoid probate, reduce medical expenses and make things easier for your family and loved ones if something does happen to you. The number one cause of problems in retirement is **PROCRASTINATION**, Miller says. Don't be like an ostrich. Face the world and take action so you can avoid probate and court costs, and minimize attorney fees and leave everything you have worked for to your family and love ones. Kris Miller has over 20 years of experience as a retirement and living trust expert. She is Certified Senior Advisor, a Chartered Federal Employee Benefits Consultant, a California licensed Legal Document Assistant and is also licensed by the State of California to sell life insurance and long-term care insurance. She is a member of the Society of Senior Advisors and is also an active member of the National Speakers Association. In 2010, she was nominated Woman of the Year and Best Customer Service by Chamber of Commerce in Hemet, CA. Miller is also an accomplished music professional. The talented singer and songwriter has won several prestigious songwriting awards. A regular guest on Money 101 with Bob McCormick for CBS Los Angeles, KFWB News Talk 980, Miller earned the moniker Money Maestro because the songstress harmonizes people's finances and keeps them singing in tune financially with security and growth. "" -Functional Girl, <http://functionalgirl.com/planning-for-retirement-is-all-about-planning/> "" It's never too early to plan for your retirement. Whether you're in your 20s or your 50s, financial advisor Kris Miller says it isn't too late to start saving for your retirement. Few people think about retirement when they're just out of high school or college, but according to Miller, this is the ideal time to make retirement plans. ""Retirement planning isn't just for seniors. Start learning early and you will find that a little planning goes a long way,"" advises Miller, author of, *Ready For PREtirement: 3 Secrets for Safe Money and a Fabulous Future*. **Step One - Cut Expenses and Bank the Savings** It's easier than you might think to start saving money for your future. You can begin small, such as cutting back on a few unnecessary expenses. -Skip that espresso once a week and make coffee at home instead of stopping by your favorite java joint. -Go without that takeout or dining out once a month. Instead, fix a soup and sandwich dinner and bank the money into your retirement account. -Resell clothes you and family members no longer wear. -Take advantage of eBay and consignment shops to also sell household items, toys, books and other items as well as make purchases. -Host a yard sale, and the profits can go into your fund. -Bank money gifts you receive for birthdays, holidays and anniversaries into your retirement fund. -Make it a rule to only buy clothes, shoes and other items that are on sale. -Use grocery coupons. -Take advantage of cash backs and rebates. Don't neglect to put all the money you save by cutting expenses into your retirement fund. Sometimes it's tempting to spend that money on other things. If you're disciplined in these small cuts in expenses, then you'll create a steady stream of savings to enjoy when you retire. **Step Two - Set Up 401(k)s and IRAs** Set-up a 401(k) and an IRA (Individual Retirement Account). You may already have a 401(k), but are you utilizing it to the fullest? Take a page out of Miller's book and max out your 401(k). Miller advises those working for employers who have a percentage match for employee 401 (k)s to take advantage of this company benefit. She points out that this is ""free money,"" so take as much as you can. However, don't put all your eggs into one basket. In addition to your savings account and 401(k), Miller recommends that you consider opening a Roth IRA. When you cash it in, no taxes are owed on the money you put into the account (earned income); you only pay taxes on the interest earned - unlike a 401 (k). **Step Three - Plan for Emergencies** There are several things you can do to create an emergency fund that will see you and your family through unexpected interruptions in your income. Accidents happen that can cause you to miss work and lose income. If you plan now, you won't have to worry about paying bills and continuing your current lifestyle. Some of the things you can do to plan for an emergency include: **Create an Emergency Fund** Financial experts recommend that you save enough money to cover all of your bills for at least three to six months. This is a vital part of any emergency plan should you have an accident, experience extended illness or suffer a job loss that puts you out of work for an extended time. Disability Insurance Companies typically

offer some form of disability insurance. Many companies pay for short-term disability insurance, and then offer employees the option of purchasing long-term disability insurance for a nominal monthly premium. These insurances typically cover 66.6% of your earned income.

Food Pantry Not many people consider food as part of a financial emergency plan, but if you have several months worth of food stored in your pantry, you won't need to worry about buying groceries should you have a short or long-term financial emergency.

Step Four - Estate Planning The next step in your retirement planning is less pleasant for most people, but is imperative if you wish to protect yourself and your assets. An estate attorney, planner or retirement and living trust expert like Kris Miller can walk you through the various directives and issues you should decide on now. This is especially true if you own a home. If you have stocks, bonds and other assets, you need to protect these as well. Provide for your family and avoid unnecessary confusion and decisions by doing the following:

- Create a will: This is a must for every person. If you don't have a will, your assets can be tied up in probate court. Most states assume control over the estate by the court appointing an estate administrator to decide on how your assets are distributed. Take control now to ensure your family doesn't suffer.
- Create a living trust: Reduces estate taxes, provides long-term property management, avoid probate. As long as you live, you control this trust.
- Create a Power of Attorney: This gives another person the power to act on your behalf to oversee your assets and your health.
- Term Life Insurance: Miller advises buying an amount that gives a minimum coverage for "60% of your current income." In addition to these important documents, Miller recommends purchasing "long-term care insurance, as 7 out of 10 people end up in a nursing home and the cost is \$170-\$350 a day. Imagine what it will be 20 years from now." Retirement Planning at 50 Many people are intimidated by the thought of planning for retirement or believe they have waited too long, and it's just too late to start. Some of the best retirement investments can be made now even if you're in your 50s. It's not too late! Miller shares helpful insight about the myth of age, "if I was 34-54 I would get the IUL (Index Universal Life) to get that money 20-30 years from now." For those in their 50s, she advises buying Equity Index Annuities (tax-deferred annuities). "They are safe and not one person lost one dollar in the great depression. Some of the companies will pay a 10-12% bonus on new money and a 6.5% interest compounded for income, you can never out live." There is an early withdrawal penalty that differs from product to product, so make sure you fully understand what you're purchasing. Plan for an Easy Future With some astute planning you can look forward to the day when you retire instead of dreading it and wondering how you'll meet financial obligations. Planning ahead is not just prudent, but truly necessary in a weakened economy and uncertain political world. While it will take some effort and time to create and implement a retirement plan, it's a wise investment in your personal future. After all, retirement should be an enjoyable time in your life, not a time filled with uncertainty, stress and worry." -Sally Painter, <http://seniors.lovetoknow.com/estate-financial-planning/how-plan-retirement> "Too many people wait too long about making decisions about their financial future. Even if you are fresh out of high school, you can start making plans for your retirement, if you want your money to be there when you need it. Retirement planning isn't just for seniors, says veteran financial advisor Kris Miller. Start learning early and you will find that a little planning goes a long way. Ms. Miller, author of the new book Ready For PREtirement: 3 Secrets for Safe Money and a Fabulous Future, implores people to plan their retirement early. No one relishes talking about issues like emergencies, unforeseen layoffs, long-term illness and even death. Planning for such circumstances is crucial to protecting your family's financial future. She created the acronym PREtirement to define and explain the actions associated with preparing early for retirement. She shows people in their 20s or 30s prepare for the future. Will you be able to create a nest egg that gives you 70% of your pre-retirement yearly salary? Here are some of the steps she urges young people to take: Start Saving Money Now. Even if you just cut out a few expenses, that extra Starbucks, and use that savings to start investing in retirement, it will make a big difference. Max out your 401(k). It's easy, all you have to do is fill out a form to increase it to the maximum contribution. And if your employer matches a certain percentage of your contributions, that's free money. Best of all, you get a tax deferral which will save you a ton of money. Start a Roth IRA. It's best to have multiple investments, instead of just your 401(k), which might not be sufficient for your retirement needs. The Roth IRA will let you receive your money tax free. Get Some Life Insurance. If you have a spouse or children you may want to check into some life insurance, and disability insurance. (Get insurance that covers 60% of your current income to be safe.) Build an Emergency Fund. You want at least 3-6 month of expenses for an emergency fund. Get Real With Your Retirement Planning. Learn about estate planning. Create a revocable living trust allows individual choice and control over legal and financial decisions today, tomorrow and in the future. Create And Execute A Will Properly. Identify what you want done with your property, identify a guardian for your children, and sign and date Powers of Attorney and Assisted Living Directives to avoid probate, reduce medical expenses and make things easier for your family and loved ones if something does happen to you. The number one cause of problems in retirement is PROCRASTINATION, Miller says. Don't be like an ostrich. Face the world and take action so you can avoid probate and court costs, and minimize attorney fees and leave everything you have worked for to your family and love ones." -William Frierson, <http://www.collegerecruiter.com/blog/2013/02/25/early-steps-in-retirement-planning-have-big-benefits-later-on/> "I found this book to offer some helpful tips and tricks for planning for retirement. It provides a good overview of the financial planning process that needs to be followed to determine how much to save for retirement and how much to withdraw during retirement. It also provides a good overview of

some of the retirement income products/annuities, and it has helpful worksheets to help you work your way through a myriad of issues that are to be faced as we age. This book gives you the tools you need at your fingertips that will allow you to change the way you think about money and how you are saving money. I found the book to be a very quick read and extremely proactive. Overall, I would recommend it to other boomers who are becoming seniors." - ed by Allie B., Reading Room Books, <http://www.readingroombookreviews.com/2013/February/pretirement.html> "Too many people wait too long about making decisions about their financial future. Even if you are fresh out of high school, you can start making plans for your retirement, if you want your money to be there when you need it. Retirement planning isn't just for seniors, says veteran financial advisor Kris Miller. Start learning early and you will find that a little planning goes a long way. 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And if your employer matches a certain percentage of your contributions, that's free money. Best of all, you get a tax deferral which will save you a ton of money. Start a Roth IRA. It's best to have multiple investments, instead of just your 401(k), which might not be sufficient for your retirement needs. The Roth IRA will let you receive your money tax free. Get Some Life Insurance. If you have a spouse or children you may want to check into some life insurance, and disability insurance. (Get insurance that covers 60% of your current income to be safe.) Build an Emergency Fund. You want at least 3-6 month of expenses for an emergency fund. Pay Down Debt Second. Invest First. Fully fund all tax-deferral plans first. Then pay down debt with your remaining capital. Then build post-tax savings only to create a small nest egg (for temporary hardship until debt is paid off and then go big after that). Get Real With Your Retirement Planning. Learn about estate planning. Create a revocable living trust allows individual choice and control over legal and financial decisions today, tomorrow and in the future. Create And Execute A Will Properly. Identify what you want done with your property, identify a guardian for your children, and sign and date Powers of Attorney and Assisted Living Directives to avoid probate, reduce medical expenses and make things easier for your family and loved ones if something does happen to you. The number one cause of problems in retirement is PROCRASTINATION, Miller says. Don't be like an ostrich. Face the world and take action so you can avoid probate and court costs, and minimize attorney fees and leave everything you have worked for to your family and love ones. What People Are Saying Ready for PREtirement is a comprehensive guide book that covers everything you need to know about retirement planning. Author Kris Miller breaks down the big, scary money words into terms anyone can understand and provides the tools you need so you can get started immediately. Many people think retirement planning is just for seniors. - Danette Kubanda, Emmy winning television producer, writer and publicist Do you have peace of mind that your money will be there when you need it? This insightful book is packed with inspiring can-use-it-today forms and advice to set up a sound financial future so you can sleep at night with the knowledge that your golden years will truly be golden. Read it and reap. - Sam Horn, author of POP! Kris Miller made a very complicated topic easy to understand and comprehend. She presents valuable information including step-by-step instructions on how to set up a personalized estate plan using today's volatile market to protect and increase an individual's assets. - Debbie Carroll, Executive Director, MusiCares Kris Miller's informative material leaves anyone better prepared to face the problems we must all face sooner or later. - Jesse A. Edwards, President, Murrieta Shrine Club" - <http://www.chicago3media.com/ready-pretirement> "Kris Miller is a retirement expert. She helps people retire early, which is always a good thing. The monetary system may very well collapse in the next few years. No one can predict the future. However, what happens if it doesn't? You need to be prepared for anything and that's what Kris helps you do so well. She's very accessible and her book is number one in its financial planning category. Having spoken with her several times, we're confident that she knows her stuff." - FinancialSurvivalNet, [http://financialsurvivalnetwork.com/2013/01/kris-miller-the-money-maestro-say-plan-retirement-early/?utm\\_source=rssutm\\_medium=rssutm\\_campaign=kris-miller-the-money-maestro-say-plan-retirement-early](http://financialsurvivalnetwork.com/2013/01/kris-miller-the-money-maestro-say-plan-retirement-early/?utm_source=rssutm_medium=rssutm_campaign=kris-miller-the-money-maestro-say-plan-retirement-early) "This book is so proactive! It has so many great ideas held within the book, and once you get through the book, you have tools at your fingertips that will allow you to change the way you think about money and how you are saving money. I found the book to be a very quick read, and because it was filled with so many things that you could fill out and use right away, it is practical and makes good overall sense! The book is clear, to the point, and lays everything on the line to allow you to make better choices and to become in more control of your finances for the present and future!" -Dad of Divas, Book -Ready For PREtirement, <http://dadofdivas-reviews.blogspot.com/2013/01/book-review-ready-for-pretirement.html>