



You've Earned It, Don't Lose It: Mistakes You Can't Afford to Make When You Retire

By Suze Orman, Linda Mead

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It's Your Money. What Happens To It Will Directly Affect The Quality Of Your Life.

"You don't want to become a story in one of my books, and you don't have to," says financial advisor Suze Orman, who goes beyond the usual financial primer to describe how to safeguard your financial future, illustrated with stories of ordinary, real-life people who faced misfortune because of naiveté, procrastination, or misinformation. So that you can avoid making similar mistakes and so you can better protect the money you have earned and saved, Orman gives you this easy-to-understand guide to eight vital areas essential for your security and well-being. With simplicity and clarity, complete with resource lists and glossary, she covers:

1. Choosing and assessing financial advisors.
2. Trusts, wills, gifts, joint tenancy: Which is right for you?
3. Early retirement: What to do and how to avoid penalties when receiving your retirement money.
4. Joint and survivor benefits: Making sure you protect those you love.
5. Long-term care insurance: How to choose the right policy and what you should pay for it.
6. Estate taxes and probate costs: How to avoid them.
7. Durable power of attorney: How it works and why you should have one.
8. Minimizing expenses and maximizing income: getting the most for your health-care money; getting the most for your life.

As featured on QVC, CNN, FOX, and more.

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Editorial Review

Amazon.com Review

Considering how hard people work for the majority of their lives with an eye towards retiring, it's surprising to find that many give little thought to actually funding their retirement. In *You've Earned It, Don't Lose It: Mistakes You Can't Afford to Make When You Retire*, financial advisor Suze Orman addresses this sad fact and "goes beyond the usual financial primer to describe how to safeguard your financial future." A specialist in retirement issues and a Certified Financial Planner, Orman knows her stuff, and she shares it in a straightforward manner that's especially helpful for those new to navigating the often-confusing course of retirement planning. Beginning with an overview of investment advice and what to look for in an investment counselor, Orman moves on to eight chapters filled with financial planning wisdom--offering focused discussions of trusts vs. wills, long-term care insurance, early retirement, durable power of attorney, estate taxes and probate costs, minimizing your expenses/maximizing your income, joint and survivor benefits, and a successful retirement. Also included are resource lists, handy quick tips, informative graphs, and personal accounts, making this an invaluable tool in planning for one of the most important turning points in your life.

From Publishers Weekly

This hard-nosed, pull-no-punches money guide lays out what to do on the way to retirement in seven crucial financial transitions of a lifetime. The author explains, in understandable language, vital aspects, wrinkles and angles that many people will have never heard of. Citing harrowing situations that many have unexpectedly encountered upon early retirement?loss of a spouse, long-term illness, investment collapse or a poorly prepared estate plan?California-based certified financial planner Orman analyzes dismayingly complicated IRS tax rulings, decisions about trusts vs. wills, long-term health-care insurance policies, powers-of-attorney and the effects of unexpected death involving former spouses and their children. Particularly informative is a section on withholding costly life-support procedures in cases of hopeless injury or terminal illness. In closing, Orman tenders cheerful advice on making money?by saving it.
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From Library Journal

Many popular guides to retirement (e.g., Kiplinger's 12 Steps to a Worry-Free Retirement, 1993) focus on building and investing retirement income, as if that is a retiree's only concern. Orman, a certified financial planner, emphasizes the legal, medical, and estate planning aspects of retirement. Her manual promotes preserving rather than increasing wealth. Each of the eight chapters begins with a story of a retiree's mistake. Orman then discusses the mistake and provides guidelines for avoiding it. The topics she covers include long-term care insurance, trusts and wills, durable power of attorney for healthcare, and unscrupulous "guardian angel" investment advisers. Some of Orman's assertions may surprise (e.g., most people, not only the wealthy, benefit from having a trust), and readers should consult with their attorneys and families before acting on her advice. In a brief space Orman presents planning considerations many retirement guides overlook. Recommended for public libraries.

Robert Kruthoffer, Lane P.L., Hamilton, Ohio

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Users Review

From reader reviews:

Virginia Glass:

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Edwin Ball:

Have you spare time for a day? What do you do when you have much more or little spare time? Yeah, you can choose the suitable activity to get spend your time. Any person spent their spare time to take a wander, shopping, or went to typically the Mall. How about open as well as read a book eligible You've Earned It, Don't Lose It: Mistakes You Can't Afford to Make When You Retire? Maybe it is to get best activity for you. You understand beside you can spend your time along with your favorite's book, you can wiser than before. Do you agree with its opinion or you have additional opinion?

Aaron Thomsen:

In this 21st one hundred year, people become competitive in most way. By being competitive today, people have do something to make all of them survives, being in the middle of the particular crowded place and notice through surrounding. One thing that occasionally many people have underestimated this for a while is reading. That's why, by reading a guide your ability to survive enhance then having chance to stand than other is high. For yourself who want to start reading any book, we give you this You've Earned It, Don't Lose It: Mistakes You Can't Afford to Make When You Retire book as starter and daily reading book. Why, because this book is greater than just a book.

Brad Sharpe:

This You've Earned It, Don't Lose It: Mistakes You Can't Afford to Make When You Retire are generally reliable for you who want to be a successful person, why. The explanation of this You've Earned It, Don't Lose It: Mistakes You Can't Afford to Make When You Retire can be one of the great books you must have is usually giving you more than just simple studying food but feed anyone with information that perhaps will shock your earlier knowledge. This book is actually handy, you can bring it all over the place and whenever your conditions both in e-book and printed types. Beside that this You've Earned It, Don't Lose It: Mistakes You Can't Afford to Make When You Retire forcing you to have an enormous of experience such as rich vocabulary, giving you test of critical thinking that we know it useful in your day pastime. So , let's have it and enjoy reading.

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