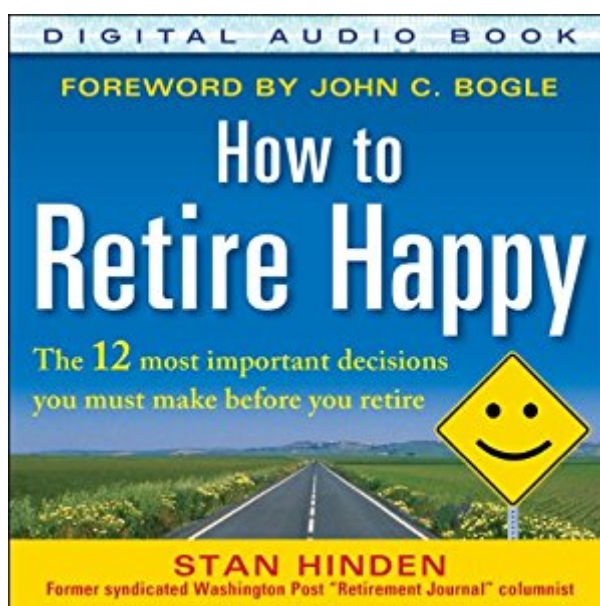


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# How To Retire Happy: The 12 Most Important Decisions You Must Make Before You Retire



## Synopsis

Award-winning Washington Post retirement columnist Stan Hinden's best-selling *How to Retire Happy*, Fourth Edition, helps you make the right decisions to ensure a happy, healthful retirement. It delivers all the expert advice you need in an easy-to-understand step-by-step style. *How to Retire Happy* includes everything that has made previous editions the go-to guides for retirees and near-retirees, plus: Brand-new material on health insurance and the prescription drug plan The facts about Medicare Part A (hospital), Part B (tests, doctors, preventive care), and Part D (prescription drugs) The author's personal experiences with the realities of long-term Alzheimer's care Fully updated material on Social Security strategies How to handle the financial realities of the post-meltdown economy New resources you can turn to for extra advice

## Book Information

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## Customer Reviews

I was a little hesitant to read a book on retirement because usually these types of books are written by financial guys who have made a lot of money and will have no worries in retirement. BUT they realize that by telling everyone else how to retire, they can pad their retirement accounts and maybe take a few extra trips. In this case the author is not a financial genius who had it all figured out and is living fat but just an average Joe who like many of us, couldn't put away the money they'd liked to have put aside because life kept happening - kids, college, unemployment, some bad decisions, a business that failed, a divorcee who got the lions share etc. So we get the lowdown from someone who didn't save enough and made some mistakes and whose wife needed long term care and who

just didn't have enough money to cover every situation. The author talks like he's your friend who just went through a tough time and, knowing that you'll be going through it soon, offers some insights into the few things he did right and the few things he did wrong in the hopes that you can avoid some of the pitfalls many of us face. It's a bit disturbing to hear it first hand but I think a lot better than to wait and face it later on. This way there are still some things that can be done to help. The younger you are, the better this book is because you still have time to stash enough money aside. But I'd recommend to anyone who is nearing retirement as well because if you're like me, you're a little short and need to make the right decisions, especially regarding healthcare and long term care if nothing else.

I remember when retirement was something almost hypothetical, something far in the future that I guessed I'd reach one day, but not anytime soon. Well, I'm one of the old-timers in the office now. I started there when I was the mother of one eighteen month old son; now I'm the mom of a six foot something almost 21 year old son, a daughter who is a senior in high school and a nine year old. Retirement is still a ways away, but it isn't looking so hypothetical anymore. Are we ready? What can we do? What decisions do we have to make? While Stan Hinden certainly gives the standard advice of saving money early, often and in large amounts, he goes beyond that to look at decisions that will have to be made about pensions, Social Security and personal retirement accounts. What are the choices about Social Security? What are the advantages and disadvantages of each? How should you take your defined benefit pension if you are lucky enough to have one? What happens to your 401K when you retire? We all know it is important to save for retirement, and most folks understand that compound interest means that saving when you are young means you need to save less than if you wait until you are old. Hinden acknowledges though that young adults are often unable to save because of the costs of establishing a home and raising young children. I know we find it a lot easier to save now than we did twenty years ago--our incomes have gone up far more than our house payment has. Hinden was a newspaper writer and it shows in his writing style; in other words, it is clear and easy to read without a lot of technical jargon. I'd like to thank the publisher for making a review copy available via NetGalley. Grade: B+

For a financial writer with a major newspaper, this author was surprisingly uninformed about his retirement planning. He points out the mistakes he made, primarily from being uninformed about social security, his 401-k investment options, and how much money he might need in retirement. He then goes on to tell what he would have done differently HAD HE REALIZED the implications of his

inaction while young. He realized too late that a little planning during his career would have made a big difference to him in retirement. While well written, this book is pretty basic. It is a good primer for someone thinking of their retirement options. This is an easy, enjoyable read; I finished it in two evenings.

This book tells you things you'd never imagine you had to deal with. If you want to get the most out of every aspect of your retirement you need this book. The decisions on how to use your Social Security, health benefits, 401K, IRA, etc., that must be made at retirement have long term effects, and you don't get a "Do Over". This book is written for us novice retirees. Some of it is geared more toward high earners but it will help everyone.

Its a good (fast) read covering all the basics of Retirement planning. The author does a great job of making the information relevant since he as lived through most of these decisions. However, for folks without Pension or employer retirement health benefits - the advice will come up a bit short. I find this a common issue with some current retirement books/personalities. Overall, this book is a 4-star - even for those in their late 40s or early 50s -- but the author's own experiences seem to be improved by a pension, which most working folks dont have today.

This book is a handy overview to a complicated subject. Written in a friendly style, the text is accessible and informative at the same time. If you're looking for detailed instructions on how to trade stocks or complicated mechanisms to save taxes, you won't find them here. But if, like most of us, you'd just like to get unbiased advice from someone who isn't trying to sell you something, start here. I learned something in every chapter.

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