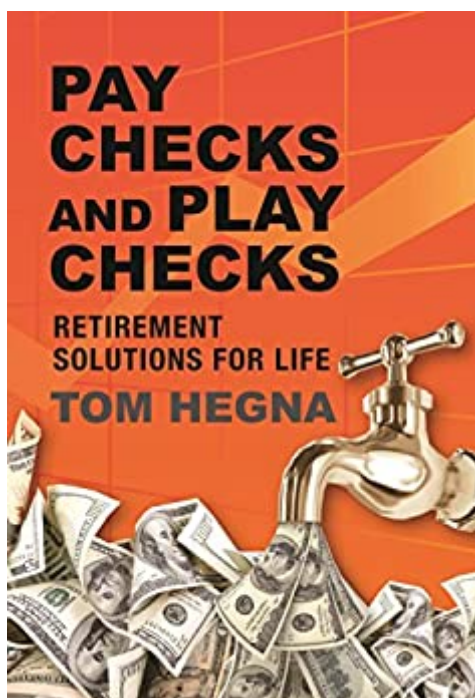


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# Paychecks And Playchecks: Retirement Solutions For Life



## Synopsis

If you ask 50 different financial advisors, you will get 50 different opinions about how to plan for a secure retirement. Their opinions are likely to be sub-optimal. Instead of offering you his opinion, Tom Hegna lays out for you the math and science behind a very simple retirement solution. It is so simple, that you will probably ask yourself, "Why doesn't every financial advisor know this?"

## Book Information

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## Customer Reviews

For me, this book simply reinforced economic concepts I had already learned. But it also provided valuable new information and ways of articulating the facts. I would have liked to see a section of this book dedicated to how permanent life insurance can act as an asset replacement tool for the money used to fund a SPIA. Nevertheless, this book is full of great information. While I think everyone should read this book, I think it's even more important for financial advisors to read it. I've come across many advisors who mean well, but have been trained to advise in a way that isn't necessarily doing what's best for the client. It makes sense when you think about it... other than insurance companies, most financial institutions make the bulk of their money by collecting YOUR money. Why would they spend time and money educating you on the phase of your life when you

start taking that money back? Do yourself (and maybe your clients) a favor and read this book.

This is an excellent book for the non-financial planner to read. They will get a balanced well thought out approach to retirement planning and they will learn how to generate the largest possible retirement paycheck for the rest of their life. Being in the financial services industry I have read many planning books most have an obvious prejudice. Tom Hegna does show his bias towards using variable annuities but he does show all investment and saving vehicles and how best to fit them into your retirement plan. Every boomer thinking about retirement should read "Pay Checks and Play Checks".

Because of this book, I don't have to take the "painful" time and energy to write one myself :)! This book IS about the facts and not the opinion that "others" whom have no clue how to provide for a lifetime of retirement income. The other fact is that life insurance products (annuities, cash value life insurance) work. Unfortunately, they are "discounted", ignored, and trashed by Wall Street and the media who gets "paid" by Wall Street (thru their multi millions of advertising dollars). "Sure, let Wall Street solve our retirement goals thru their high risk, non guaranteed products and strategies. They make money regardless...while the investor takes on 100% of the risk!" Something about that just doesn't seem right! I highly recommend this book along with "Becoming your Own Banker" by Nelson Nash, and "The Pirates of Manhattan" (part 1 AND part 2) by Barry James Dyke. Its time for us to finally wake up and stop being fleeced by Wall Street, the Media, and the Government.

This book is a must for anyone who is confused with all the different ways to build a nest egg for retirement. People today will not retire the way their parents and grandparents retired. This is a straight forward guide on how to navigate the changing world of retirement.

Awesome Book! I have bought 5 of these. One for me and the other four for my parents and other retired folks I know.

Tom takes a complex product and makes it very simple, using math and science to justify his claim. It can get a little dense with charts and numbers, but overall it reads easily and makes the case for having lifetime guaranteed income (paychecks) for the essential expenses and guaranteed lifetime income for the discretionary expenses (playchecks). Everyone should have some type of lifetime income annuity as part of their retirement plan. I've given this book to a few of my clients and

they liked it, too!

Six of us are in a study group, using this book to learn about what is going on with social security, medicare, tax laws and investments. We are all in the financial services industry so we already have a vast amount of knowledge. Mr. Hegna is adding to our knowledge with his insight and his understanding of the industry. Great book for anyone who wants to be financially stable today as well as in retirement.

This book is great for the advisor or the consumer. It is spot on with its explanation of the different options available and the pros and cons of each.

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