



# LifeSpan Financial Mapping; How to Retire Secure, Even Rich

*Jim Hudson*

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## **LifeSpan Financial Mapping; How to Retire Secure, Even Rich** Jim Hudson

LifeSpan Financial Mapping, a process for saving and investing over one's career to ensure a secure retirement, or even retiring rich, is presented in this book. The CDROM provided as a supplement to the printed book contains the financial planning tool for determining the right level of investments to support a targeted retirement and allows for virtually unlimited what-if scenarios. The author presents the need for LifeSpan Financial Mapping, explaining why this is so important, and especially for people in the new "do-it-yourself" pension environment. The author explains what must be addressed to have a successful savings and investment plan and identifies the savings alternatives available. The characteristics of savings alternatives are further explained in terms of potential returns.

The author walks the reader through the LifeSpan Financial Mapping process to the point where readers construct their own roadmaps. The LifeSpan Financial Mapping tool on the CDROM is used to create the personal financial roadmaps for tracking progress across a person's career. Nothing is farther from a person's mind than retirement, yet failing to address how retirement will be funded may mean there will never be a real retirement for those in mid-career and also for today's younger adults. A person is never too old to do this planning.

US businesses are moving away from traditional pensions toward employee ownership of retirement funding through 401k's and IRA's. It is paramount that employees understand the challenge they face. A person needs to be able to answer these questions:

- (1) What level of annual income will be needed for a comfortable retirement, adjusted annually for inflation?
- (2) How much accumulated savings is needed to have this comfortable retirement?
- (3) Where will the money come from for retirement?
- (4) How many years of retirement will follow their career?
- (5) How will inflation impact retirement planning?
- (6) What will their annual income be at retirement age?
- (7) Is there a way to plan and track retirement savings?

When a person can answer the above questions, then they know how much of their income they must save and how much they can spend. A person would not set out on a trip without a specific plan on where they are going and the route they will take to get there. In a similar way, everyone needs a lifespan roadmap toward their retirement, and this book shows a person how to develop this LifeSpan Financial Map. The included software makes it possible for the reader to then do the calculations.

So, don't get lost on your way to retirement, use LifeSpan Financial Mapping to chart your route!

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