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Expert Explains How to Increase Retirement Income over 50%

ST. PAUL, Minn.--(BUSINESS WIRE)--Retiree's are being told by many financial planners to expect about 4.0 to 4.5 percent of their retirement assets in income each year—or about \$4,000 to \$4,500 for each \$100,000 of assets. That's only \$40,000 per year on a \$1 million portfolio! The reality is that for most people that just won't cut it. In a new report entitled The 6.6 Percent Retirement Income Solution™ (www.thegrangaardstrategy.com/articles.htm) nationally known speaker, author, consultant and retirement planning expert Paul Grangaard highlights the plight of American consumers and explains how to create income streams as high as 6.6 percent of their retirement assets—or about 65.0 percent more than the typical 4.0 percent solution. "Today's retirees are being squeezed at both ends" he says. "They're advised to accumulate more money for retirement—but then they're also told to expect less income. Unfortunately," he says, "the industry and the media have not picked up on the disconnect."

In a one-page executive summary One-Page Executive Summary Grangaard says that "Considering what's at stake, it's amazing that most of the financial services industry has still not gotten beyond the old sustainable withdrawal approaches to retirement planning. We can do better," he says, "but most people don't know how." Based on his book The Grangaard Strategy®—Invest Right During Retirement (Penguin Putnam/Perigee) and the techniques and strategies discussed in his professional and consumer-oriented seminars, he reviews the pros and cons of typical retirement strategies and compares them with the 6.6 Percent alternative.

Starting with an analysis of the dubious concept of sustainable withdrawal rates, he goes on to discuss the negative consequences of dollar-cost-averaging out of investment accounts during retirement, and illustrates why Monte Carlo and Trinity Study approaches do not solve this fundamental problem. He then develops and explains a much more robust planning and investment strategy. Historical data is used to support the contention that a 6.6 Percent Solution™ is well within historical norms. A variety of charts, graphs and illustrations make the argument clear for both consumers and professionals.

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