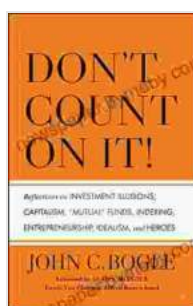


Don't Count On It: The Surprising Truth About Financial Planning and Retirement

In his groundbreaking book, *Don't Count On It*, financial expert Laurence Kotlikoff reveals the surprising truth about financial planning and retirement. Kotlikoff argues that traditional financial planning advice is often wrong and can lead to devastating financial mistakes. He offers a new approach to financial planning that is based on sound economic principles and will help you achieve your financial goals.

The Surprising Truth About Financial Planning

Kotlikoff's research has shown that **traditional financial planning advice** is often based on unrealistic assumptions about future returns, inflation, and longevity. This advice can lead to investors making poor decisions that can jeopardize their financial security.



Don't Count on It!: Reflections on Investment Illusions, Capitalism, "Mutual" Funds, Indexing, Entrepreneurship, Idealism, and Heroes by John C. Bogle

★★★★☆ 4.3 out of 5

Language	: English
File size	: 3921 KB
Text-to-Speech	: Enabled
Screen Reader	: Supported
Enhanced typesetting	: Enabled
Word Wise	: Enabled
Print length	: 581 pages
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For example, Kotlikoff points out that the **4% rule**, which is a common rule of thumb for determining how much money you can withdraw from your retirement savings each year, is based on the assumption that you will earn a 7% return on your investments. However, Kotlikoff's research shows that this assumption is unrealistic. In fact, he believes that investors should expect to earn a return of only 3-4% on their investments over the long term.

Kotlikoff also argues that traditional financial planning advice ignores the **impact of inflation**. Inflation can erode the value of your savings over time, so it is important to factor it into your financial planning. Kotlikoff recommends that investors set aside a portion of their savings each year to cover inflation.

Finally, Kotlikoff points out that **people are living longer** than ever before. This means that you will need to save more for retirement if you want to ensure that you have enough money to last throughout your lifetime.

A New Approach to Financial Planning

Kotlikoff offers a new approach to financial planning that is based on sound economic principles. This approach is called **dynamic financial planning**. Dynamic financial planning takes into account your individual circumstances and goals, and it helps you develop a plan that will help you achieve your financial goals.

Dynamic financial planning is an ongoing process. As your circumstances and goals change, you will need to update your plan. Kotlikoff recommends that you meet with a financial planner at least once a year to review your plan and make any necessary adjustments.

The Benefits of Dynamic Financial Planning

Dynamic financial planning can help you achieve your financial goals in a number of ways. First, it can help you **save more money**. By taking into account your individual circumstances and goals, dynamic financial planning can help you develop a savings plan that is tailored to your specific needs.

Second, dynamic financial planning can help you **invest your money more wisely**. By taking into account your risk tolerance and time horizon, dynamic financial planning can help you develop an investment plan that will help you achieve your financial goals.

Third, dynamic financial planning can help you **plan for retirement**. By taking into account your expected retirement age, lifestyle, and income needs, dynamic financial planning can help you develop a retirement plan that will help you ensure that you have enough money to last throughout your lifetime.

Don't Count On It is a must-read for anyone who is serious about achieving their financial goals. Kotlikoff's research has shown that traditional financial planning advice is often wrong and can lead to devastating financial mistakes. His new approach to financial planning, dynamic financial planning, is based on sound economic principles and will help you achieve your financial goals.

If you are ready to take control of your financial future, I urge you to read Don't Count On It. Kotlikoff's insights will change the way you think about financial planning and retirement.

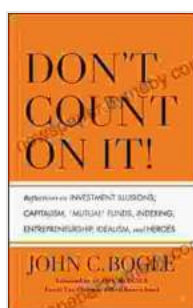
RecordedBooks

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JOHN C. BOGLE

Directed by ALAN T. HILGNER
Edited by ALAN T. HILGNER
Narrated by ALI FAYAZ

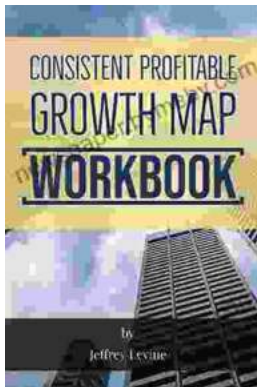


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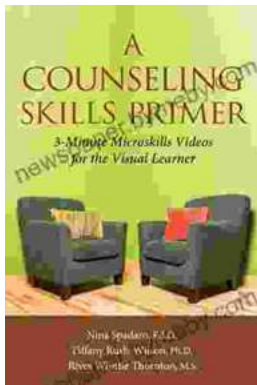
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