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Milevsky, Moshe A. 2005. Real Longevity Insurance with a Deductible: Introduction to Advanced-Life Delayed Annuities (ALDA). North American Actuarial Journal, Vol. 9 ...

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WHEN TO BEGIN TAKING SOCIAL SECURITY One of the most common questions people ask about Social Security is when they should start taking benefits. This is ...

Making the Right Retirement Decision

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Five months is a long time in German politics but a mould-breaking surge in support for the Green party ahead of September's Federal election has markets crunching numbers to assess its likely role in ...

Column: German Greens Shifting Market Calculus

A variety of considerations should weigh into your decision of whether to pay off a mortgage, including rate of return, tax implications and peace of mind.

Should you pay off your mortgage in retirement? Experts weigh in on whether to cut that debt

They often have Social Security, pension and dividend income to cover everyday liquidity needs ... Interestingly, financial security is only part of the retirement calculus for wealthy investors. Even

...

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Retiring old clichés

The outline of a very difficult calculus is emerging ... term return based on their answers to a few questions -- on income and retirement age, for example. When it comes time to leave work ...

The Future of Personal Finance

“Retirement income is a very difficult problem to solve ... we do expect going forward DI will increasingly become part of the calculus when a plan sponsor makes a determination for a new ...

Preparing for DC 3.0

Every year, multiple studies claim they can show you which states are best or worst for retirement. They almost never agree, so we've averaged three of this year's state rankings into one master list.

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The Worst States for Retirement in 2021

Milevsky concludes with a provocative argument that suitably modified tontines should be resurrected for twenty-first century retirement income planning. 'King William's Tontine entertains and, by ...

Why the Retirement Annuity of the Future Should Resemble its Past

But UFO, ROKT and ARKX are three distinctly different products. This quartet of Vanguard dividend and fixed-income funds earn high marks from CFRA. Better still: They can be had for a song.

The New Calculus of Designer ETFs

A better option would be to eliminate RMDs for those with only \$50,000-\$100,000 in their retirement plans ... It also “probably changes the calculus on sequencing strategies, like if you ...

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Here's What's Wrong With Raising RMD Age to 75, According to Retirement Experts

the president and CEO of Retirement Solutions Group, an RIA in Overland Park, Kansas. "People are scared." And not just clients. The tax hike could rapidly alter the calculus of succession ...

How a capital-gains tax hike would hit advisors — and what they can do about it

The American Rescue Plan waives federal tax on up to \$10,200 of unemployment benefits per person in 2020. The \$1.9 trillion Covid relief bill limits the tax break to those with less than \$150,000 ...

How to cut your income to grab the \$10,200 unemployment tax break

Worryingly, there are some fears the episode may signal far

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more than another tactical retreat by financial traders and could potentially mark an era-defining shift in the debt calculus for some ...

Column: Alarm Bells Ring Again for Emerging Debt

Pat McCrory on Wednesday announced he'll run for the U.S. Senate in North Carolina, shaking up the calculus in the expanding field to ... transportation funding reform and vouchers for low-income ...

Former North Carolina Gov. McCrory enters US Senate race

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The results are in: These are the worst states for retirement in 2021

Pat McCrory on Wednesday announced he'll run for the U.S. Senate in North Carolina, shaking up the calculus in the expanding ... reform and vouchers for low-income children to attend private ...

Former North Carolina Gov. McCrory enters US Senate race

California fully taxes most forms of retirement income at some of the highest state ... but that shouldn't change your calculus much. New York remains infamously unaffordable, with high taxes ...

The results are in: These are the worst states for retirement in 2021

The cost and quality of life in these states could tarnish your

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