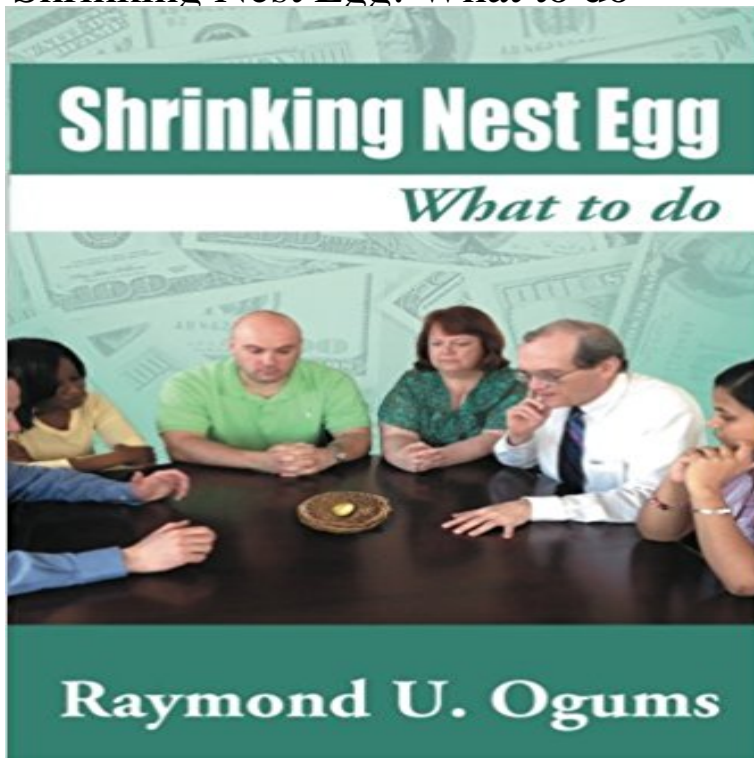


Shrinking Nest Egg: What to do



The events of 2008 have raised awareness to the possibility of highly derailing impact to savings under the new retirement funding structures, due to their relationship with the financial markets. As a result, many retirees were threatened financially; hence, forced back to work. Efforts by federal officials to boost the U.S. economy by lowering interest rates have resulted in almost zero returns on some federally guaranteed savings accounts popular with retirees. The downward trend continues to bite down seniors incomes, and together with the lingering impact of the 2008 events, have necessitated the need for most retirees to seek income supplements. While many have taken to post-retirement employment as a solution, some others have not been so fortunate in that they cannot work for various reasons. The What to Do part of this book offers suggestions for current and prospective retirees who can or cant work, and those still in their accumulation years, on how to mediate financial shortfall in retirement and ensure that their golden years are golden.

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