

## IS YOUR RETIREMENT SECURE?

Take this simple quiz:

1. If you earn \$100,000 a year, you'll need \$55,750 a year income during your retirement to maintain your current lifestyle.

TRUE  FALSE

2. To retire comfortably and securely, Americans must accumulate a net worth of \$1 million by age 65.

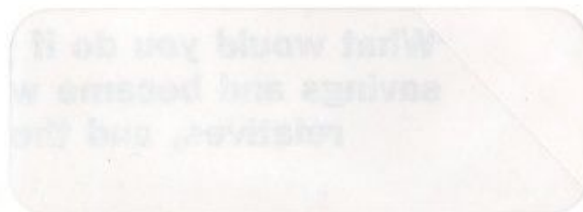
TRUE  FALSE

3. Approximately 89% of Americans will depend on help from their family or the government to support them in retirement.

TRUE  FALSE

*Answers on the Certificate inside...*

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# Kiplinger

1729 H Street, NW • Washington, DC 20006

**“What would you do if you outlived your retirement savings and became wholly dependent on friends, relatives, and the federal government?”**

KRRBLY31

**“What would you do if you outlived  
your retirement savings and became  
wholly dependent on friends, relatives,  
and the federal government?”**

Dear Concerned Friend:

You've read it almost everywhere:

To retire today, you need to save at LEAST a million dollars  
(excluding the house you live in).

But with the average lifespan at 76 years – and many of us living  
well into our 80s and 90s – even a million dollars may not be enough to  
last us throughout our lifetime.

Now, I don't know your personal situation. Or whether having enough  
money in retirement is a concern to you.

Only you – and maybe your spouse – can answer that.

So ... if you feel 100% confident that you can retire when you want  
to, and enjoy the lifestyle you are accustomed to, for as long as you  
live – well, you probably don't need to read any further.

And you can toss this letter away.

On the other hand, if you've ever stayed up nights asking yourself ...

... “Can I live on my retirement savings *without*  
having to go back to work part-time?”

... “Will my retirement nest egg last me for the  
rest of my life?”

... “How will I pay for health care if I get sick  
with a long-term illness?”

... “What if stocks go down and wipe away even  
more of my retirement portfolio?”

... then I believe you'll find the special FREE offer I am about to  
make to you of particular interest.

For when you mail the enclosed reply card, I will send you, absolutely  
risk-free, the help you need to ensure a comfortable, rewarding, financially  
secure retirement for you and your family – 100% guaranteed!

(Over, please)

**Hire a crackerjack team of retirement  
experts for just pennies a day – pay them  
NOTHING if their advice does not work for you.**

Recession, terrorist threats, and a three-year-old bear market have many of us concerned about the economy – and, if you're near my age, worried about having enough retirement savings to last for as long as you'll need it to.

That's where the editors of *Kiplinger's RETIREMENT REPORT* can help.

Based in Washington, DC, our personal finance experts and reporters will provide you with the latest retirement planning advice every month, including:

- What you can do today to make sure you can pay for health care tomorrow. Costs are rising. Are you prepared?
- Easy ways to make your retirement nest egg last 30 years or more.
- Is long-term care insurance worth the money? Get these facts before you plunk down hard cash for an expensive policy.
- The 5 most common estate-planning errors – and one good way to avoid each.
- How to pull a bigger lump-sum distribution out of your pension than you ever thought possible.
- 7 ultra-solid income investments that pay high dividends.
- Looking for a financial adviser? Follow these guidelines to avoid the most potentially costly mistake of your life.
- How to reclaim investment losses from a grandchild's 529 Plan using a simple tax strategy.

Have a question or concern you don't find answered in your monthly issues? Your subscription includes, at no extra cost, direct personal access to our editors – and personalized answers to your important retirement questions – via mail, phone, fax, and e-mail.

**Enjoy a worry-free retirement for as long as you live.**

You've worked hard all your life: to earn a living, support your family, send your kids through school, and save for your retirement.

Whether that day is yet to arrive or has already passed, *Kiplinger's RETIREMENT REPORT* can help you enjoy retirement to the fullest – and reap all the rewards you labored so long to earn.

In our pages, you'll find dozens of tips and ideas to help you:

- Slash your income tax bill this year using 5 simple steps. Deadline is 12/31, so act now.
- Make the right decision about whether to roll over your 401(k) plan to an IRA when you retire. The answer may surprise you.



- Get cash out of your retirement plan before age 59½ – without paying the 10% early-withdrawal penalty.
- Get pesky telemarketers to stop calling you at home during dinner. Eat in peace.
- Travel the world in comfort and style – even if you or your spouse has a disability.
- Have your own “personal physician” at your beck and call 24 hours a day, 7 days a week. No waiting. And you never need an appointment.
- Master your PC at last. These “computer tutors” come to your house and show you how to operate your computer like a pro.
- Buy the perfect gift for your grandchild’s birthday online, without leaving home. They’ll even deliver the present for you – gift wrapped and with a card.

Only *Kiplinger’s RETIREMENT REPORT* shows you how to enjoy the best life has to offer – a “champagne retirement” – on a “beer budget.”

Including: the best travel ... the best investment opportunities ... the best business ventures ... the best second careers ... the best health care ... the best savings plans ... the best hobbies ... the best buys ... the best vacations ... the best values.

In short, the best of everything for the man or woman who is retired – or planning to be some day.

### **Saves hundreds of hours of reading and research**

Advice about retirement is actually not hard to find. There are literally tens of thousands of books, magazines, journals, Internet sites, seminars, workshops, videos, audios, and more on the subject. Indeed, most of us can hardly keep up with the constant flow of information.

Some of it is worthwhile. Much of it is useless. But sometimes – occasionally – you will read something significant. Something so insightful it starts you thinking. *An idea with potential.* One that can make the difference between getting ahead in your financial life vs. just getting by.

With the glut of retirement information being published today, your challenge is: “How can I tap in to these great ideas without spending all my time reading?”

Answer: You can spend just 30 minutes each month reviewing *Kiplinger’s RETIREMENT REPORT*.

Every month, our editors sift through hundreds of financial, tax, insurance, and investment sources to find the best ideas and advice on building your retirement nest egg, getting the most out of your retirement, budgeting, investing, health care, spare-time businesses for retirees, travel, leisure, relationships, making your money last, and more.

(Over, please)

Then, they boil it down to one 16-page advisory. You get everything you need to know, without wasting even one second of your valuable time.

### **Half-price introductory offer**

To hire a retirement planning expert could easily cost you thousands of dollars.

But we have been guiding hundreds of thousands of people in these matters for over 80 years, and our retirement planning advice is refreshingly affordable. And now, this special offer makes it even more so.

The regular rate for a one-year subscription (12 monthly issues) to *Kiplinger's RETIREMENT REPORT* is \$59.95. But act now, and you pay only \$29.95 – a savings of 50%.

### **My personal 100% money-back guarantee**

Kiplinger stands 100% by the advice and research published in every issue of *Kiplinger's RETIREMENT REPORT*.

If you ever feel we have let you down ... even in the last issue of the last month of your subscription ... just let me know.

I will refund the ENTIRE subscription fee ... every penny you paid ... and not the prorated refund on "unmailed issues" other publishers offer. That way, you risk nothing.

As for the issues and bonus materials you've already received, they're all yours to keep FREE – our way of saying "Thanks" for giving *Kiplinger's RETIREMENT REPORT* a try!

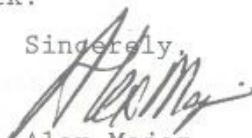
Obviously, I wouldn't make this offer if I were not absolutely certain your subscription to *Kiplinger's RETIREMENT REPORT* will pay back its cost many times over.

But you are the final judge.

To start putting our proven retirement strategies in place, and build (or preserve) the nest egg needed to achieve the retirement lifestyle you desire for the decades to come, just complete and mail the enclosed Half-Off Subscription Certificate today.

It will be one of the smartest investments you ever make. Again, I guarantee it – or your money back.

Sincerely,



Alex Major

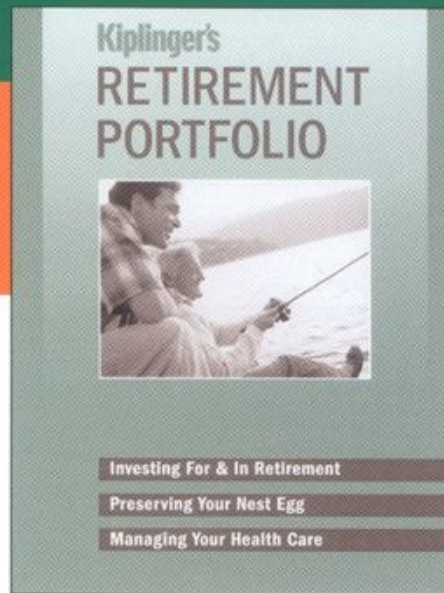
For the Kiplinger Editors

P.S. Act now and receive a FREE bonus – our valuable retirement-planning guide, *Kiplinger's Retirement Portfolio*. See the enclosed sheet for details.



# This valuable Bonus Report – yours

## FREE!



Dozens of smart investment strategies and personal finance tips for making your money go further in retirement – including:

- Medicare does *not* cover the cost of prescription drugs. Best Medigap policies to pay for your increasing prescription drug costs (see page 28).
- Keep putting money into an IRA after age 70½. You never have to make a withdrawal. And you can leave the entire account income tax-free to your heirs (p. 14).
- Planning to retire next year? 6 things you must do NOW to get your financial house in order (p. 23).
- Discover 9 life events that should trigger an immediate review and update of your estate plan (p. 22).
- Best time to buy long-term care insurance and what to look for in a policy (p. 30).
- Choosing a financial planner? Ask these questions first to avoid a costly mistake (p. 16).

*And much, much more ...*

KRRBLY23

## Answers to retirement quiz:

1. If you earn \$100,000 a year, you'll need \$55,750 a year income during your retirement to maintain your current lifestyle.  True  False

**Answer: False.** You will need \$80,000 to \$90,000 a year. See page 1 of your free Kiplinger's Retirement Portfolio, shown on the reverse side, for details.

2. To retire comfortably and securely, Americans must accumulate \$1 million by age 65.  True  False

**Answer: True.** Actually, you may need more. Use the formula on page 3 of your free Retirement Portfolio to calculate the exact amount.

3. Approximately 89% of Americans will depend on help from their family or the government to support them in retirement.  True  False

**Answer: False.** It's 95%.

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