

# A fresh new approach to retirement planning

An Interview with **JERRY GOLDEN**, Founder of [Go2Income.com](http://Go2Income.com)

**Kiplinger's Custom Studio:** So, you have a beef with the way most retirement calculators work?

**Jerry:** Yes. What most calculators do is come up with the amount of money you need to generate a desired amount of income over a specified number of years assuming average investment returns. Look at all the uncertainty there. For one thing, studies show that individual investors underperform the market by 1% to 3% a year. For another, what if you live longer than the calculator assumes?

**KCS:** You have a better idea?

**Jerry:** I think so. First, we don't start with a hypothetical number. Rather, using your retirement savings we determine the amount of guaranteed income you can generate each year for the rest of your life. We call this number your "Income Power." Then we design a customized plan that reflects the tax attributes and income-generating potential of each retirement savings component. Finally, we go beyond stock and bond investments to consider all of the financial products at your disposal, including reverse mortgages (used in moderation) and income annuities.

**KCS:** I'm intrigued by the concept of Income Power. Tell me more.

**Jerry:** Income Power answers the most critical question Baby Boomers ask about retirement – do I have enough money to retire? We rephrase the question as "can you generate income each year to cover your basic living expenses for as long as you live?" To us, income means payments from Social Security, a pension, an income annuity, and interest and dividends. We're not just talking about withdrawals from your savings, which most retirement plans are based upon.

**KCS:** How can I get my Income Power?

**Jerry:** Visit [www.Go2Income.com/IncomePower](http://www.Go2Income.com/IncomePower), and order an Income Power report free of charge. I also suggest you watch our video of Tom and Janet's story on the site to learn how knowing your Income Power can be the first step to an income-smart retirement.

**KCS:** You mentioned income annuities a couple of times. Why are you such a fan?

**Jerry:** I know how powerful they can be. I trained as an actuary, hold two patents on income annuities, and built two successful businesses around these unique pension-like products. They are proven products guaranteed to provide lifetime income. And, often they are tax-advantaged. What's not to like? ❖

## INCOME POWER



### MYTHS

- IRA/401k = retirement income
- All annuities are bad
- Asset allocation is all you need
- Reverse mortgages are last resort

### #1 Concern is Running out of Money

Ages 53 to 71,  
33% single

65% will live  
beyond age 85

More than \$500,000  
in net worth

40% of net worth in  
investments, 25% in home

## SUCCESSFUL BABY BOOMER

Jerry is President and CEO of Golden Retirement, LLC, the developer of Go2Income.com. He is also President of Golden Retirement Advisors, Inc., a registered investment advisor, and the 2Income Annuity Group, Inc., an insurance agency licensed for life insurance and annuities.