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Paul Schulz



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Why Today's Retirement Plans Will Fail Paul Schulz,2025-07-08 Retirement often conjures images of leisure stability and independence However it can also be a source of stress and uncertainty for many individuals The financial status of most retirees is significantly influenced by the first five years of retirement as well as the years immediately preceding it This should highlight the importance of common sense and risk management in retirement planning to attain peace of mind through certainty There is a significant distinction between strategies for asset accumulation and the expertise required for asset deaccumulation Recommendations concerning the strategic expenditure of assets to optimize Social Security benefits require careful evaluation Contrary to popular belief the breakeven period is not 7 or 12 years but can be approximately 38 years when all relevant factors are taken into account Many individuals preparing for retirement may be unaware that 40% of their total retirement funds are invested in only twenty companies Given that 25 years ago 85% of the top 20 companies by market capitalization significantly underperformed this suggests a very negative outlook going forward Exacerbating this issue is the insufficient education provided by financial firms to average investors While choosing a 70 30 stock bond allocation with an informed understanding of the risks involved and making a deliberate choice to depart from a long standing principle is one matter it is another when a financial firm despite appearing competent ultimately handles investments in ways that contradict established risk management practices This results in the unintentional assumption of higher risks under the incorrect belief that a standard retirement strategy is being followed The observation that individuals have lost up to 80% of their retirement funds following the events of 2002 has raised significant concerns about the potential for another major financial crisis Additionally with the current substantial market capitalization of the S P 500 there are

apprehensions regarding the potential impact of a downturn in major stocks which could surpass the severity of the NASDAQ crash in 2000 Our objective is to inform readers about contemporary misconceptions that could affect their retirement savings and to provide guidance on mitigating risks through practical strategies

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