

*A New Book on Advanced Retirement Planning:*

## **Unveiling The Retirement Myth**

Here is a fresh and thorough look at retirement planning, based on 109 years of market history. Extensive research using real data from 1900 to 2008 reveals that many of the current income strategies and assumptions are faulty.

- Why is "luck" the most important factor in retirement?
- How can you ensure lifelong income during retirement?
- How can you optimize the asset mix in a non-Gaussian way?
- How and when do you need to switch your focus from volatility of returns to sequence of returns?
- How can the zone strategy help you figure out when to retain, or to export the risk for lifelong income?
- Would you rather make a dubious forecast 40 years into the future, or an aftcast 110 years into the past?
- What are the fatal flaws of Monte Carlo simulators?

This book offers solutions and examples to make the real calculus of retirement easier to understand for advisors and investors.

**About the Author:** Jim C. Otar, CFP, CMT, BAsC, MEng, is a certified financial planner, a professional engineer, an investor, and a financial researcher. He has written over 100 articles since 1996. He introduced the concepts of "Time Value of Fluctuations" and "Aftcasting" in distribution portfolios. His articles on retirement planning won him the CFP Board Article Awards in 2001 and 2002. He is the founder of [retirementoptimizer.com](http://retirementoptimizer.com). He gives presentations and workshops to financial professionals on "non-Gaussian" advanced retirement planning.

### **Ordering Information:**

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