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Top Reviews Most Recent Reviews © 1996-2014, Amazon.com, Inc. Almost everyone talks about similar topics, such as waiting as late as possible to file for Social Security, saving as much as possible, and using different products to protect yourself from a variety of risks. Our financial advisor is a big supporter of life insurance products and we talked about a variety of products such as annuities, life insurance and long-term care. Each of these conversations came in discreet discussions as we considered individual risks. Last week I went to a seminar on maximising Social Security and Pay checks and cheques was recommended as a non-emotional book based on pension security facts. I ordered the Kindle version and just completed it. It was like turnover ... a gradual discussion about a variety of insurance products that can work together to secure their retirement regardless of what financial markets do. It starts with defining the many, many bad things that can happen and the risks that exist that can lead to exhaustion. The start was no different from the one many of the most recent retirement books warn against, but in this case there was more than luck you could count on. Hegna then enters into a discussion on social security, annuities, life insurance, long-term care and real estate planning. Go into enough detail to explain how products in each of these areas can be tailored to the specific needs of each person/couple. As you see these different possibilities opens up more questions that make you realize that you need the help of an expert to make these kinds of decisions. Which is what he definitely recommends. This book is great because it explains that there are things you can do to block a safe pension. As always, having the goods saved is crucial, but Hegna points out that even those with limited resources can benefit from using these insurance products. It is so positive in the life insurance industry because of their stability (compared to banks) and because they have seen everything as they build data analysis in their product design and marketing. I am extremely pleased with the advice my financial advisor has given us, but I will continue to attend workshops and read books on these topics because the stakes are so high if the advice does not work. Pay Checks and Play Checks added to my learning and trust that there is a structure and context that should be considered to address all that threaten each of our retirements. We are sorry; the requested page could not be found. AbeBooks offers millions of new, used, rare and out-of-print books, as well as cheap textbooks from thousands of bookstores around the world. Shopping on AbeBooks is easy, safe and 100% safe: search for your book, buy a through our secure checkout and the bookseller sends it directly to you. 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The biggest criticism I have of the book is the use of fear (pe This book promotes the use of insurance products as the main means to achieve a safe income through retirement years and to deliver assets to your heirs, tax-free. It is very well written and provides compelling reasons for the uses of the products discussed in each section. Other income-reaching vehicles (Mutual Funds, ETFs, ...) are ignored, although the author addresses this criticism at the end of the book. The biggest criticism I have of the book is the use of fear (perhaps many people's favorite device of all time for manipulation) to provide its arguments. At the beginning of the book the author raises the spectre of inflation as one of the forces to be managed in his plans. Of course this is true. The numbers provided, however, do not convey a really good argument. Using the current price (for this book, 2012) of coffee as an indicator of food inflation and the current price of oil (\$100/barrel) as the cost of energy inflation, the author makes the argument to address inflation in a strong way. Of course, the price of oil is not \$100/barrel, and essential food costs (ignoring a strong tendency to dine out) have remained relatively low and constant as personal income percentages. These arguments do not sound particularly true and weaken one's faith in the material that follows. I think this book is worth considering for anyone in the grip of managing pension problems, but it certainly seems very one-sided. ... multiple payrolls and paychecks make it easy to understand life insurance options! Insurance agents often represent a partial portfolio of options. This book explains most of them (up to where it was written - 2012) in a simple way, which seems to be very difficult in real life! While I'm currently looking for my LTC options, this book has been a useful guide. Great case for annuities and life insurance Very simple terms that communicate a complicated topic. Complicated, difficult to argue with the idea of an insurance company taking all the risks. Hans Scheil, Author, Cardinal Guide Complete Great book for all levels of investorsGreat read. Good book for all levels of investors regardless of knowledge and experience. He challenges many conventional teachings with mathematics and science to support him As an insurance agent this book is a must. Clear and concise! Tom Hegna presents a convincing plan on retirement options. I've read it twice and listen to it a lot. Tom Hegna is the financial expert everyone needs to read, especially baby boomers. It provides mathematical, scientific and economic facts for a happy retirement. The author explains well why annuities are a must in retirement to make sure you don't survive your money in a changing landscape, i.e. fewer and fewer people have access to pensions. The author explains well why annuities are a must in retirement to make sure you don't survive your money in a changing landscape, i.e. fewer and fewer people have access to pensions. ... plus Some really great things here, but the answer to everything is insurance, whether it's annuities, critical care, long-term care, whole life insurance (which they think is ALWAYS better than the term) etc. There are some really good concepts here, but it's a book that you'll have to dig through rah life insurance, rah and rhetoric to get there. I gave him 4 stars because I found some gems in there that I will use right away in my business, and so it was worth the commitment for me to read it. I also got it on the audiobook so I could try it again while driving in a couple of months. ... more disappointing... because the author certainly seems very informed, *HOWEVER* passively wanders around declaring his uncertainties and doubts. I want to reach through the book to grab it and shake it and say; Write about what YOU ARE ABSOLUTELY CERTAIN OF... if you are not sure. GO DO YOUR RESEARCH ... don't waste the attention of us readers with your aw shucks wondering and wandering! Too bad... Disappointing... because the author certainly seems very informed, *HOWEVER* passively wanders around declaring his uncertainties and doubts. I want to reach through the book to and shake it and say; Write about what YOU ARE ABSOLUTELY CERTAIN OF... if you are not sure. GO DO YOUR RESEARCH ... don't waste us readers' with your 'aw shucks' asking and wandering! Too bad..... more Book makes many good points and provides reasons why annuities should be in a pensioner's wallet. 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