

the shockingly low amount of retirement savings per american - average retirement savings per american according to the employee benefits research institute s 2016 retirement confidence survey 54 of workers in the u s have less than 25 000 in total savings and investments outside of their home value and a rare pension plan here are what the average retirement savings for americans looks like when you break it down by age, **pensions vs 401k s why pensions are going extinct** - check out a more updated breakdown of pensions 401k s in my post on defined benefit vs defined contribution retirement plans today s retirement reality most twenty somethings have never and unfortunately probably will never sniff the sweet security provided by a pension plan, **baby boomers are refusing to sell and will age like a fine** - older americans own half of the houses in the market many are simply refusing to sell and others have adult kids moving back in since they can t afford a place to rent or buy it is a catch 22 and many people are looking at countries like italy where the number of adults that live at home is enormous, **the average net worth of americans where do you stand** - adam post author march 17 2009 at 8 57 am jeff i would call above average in that group great like i said most individuals in that group have some sort of student debt if you have a positive net worth coming out of college you are heading in the right direction, **what we own and why we own it jcollinsnh com** - personal capital is a free tool to manage and evaluate your investments with great visuals you can track your net worth asset allocation and portfolio performance including costs at a glance you ll see what s working and what you might want to change, **society s five stages of economic collapse shtf plan** - society as we know it will break down and collapse in a five stage process outlined here while it can be accelerated by certain events like war a natural disaster pandemic terrorist attack or even an impending asteroid impact history has shown that economic collapse will essentially happen in, **stocks part xxxii why you should not be in the stock market** - personal capital is a free tool to manage and evaluate your investments with great visuals you can track your net worth asset allocation and portfolio performance including costs at a glance you ll see what s working and what you might want to change, **debunking the myths of whole life insurance the white** - there are more than 400 000 insurance agents in this country and almost all of them would love to sell you a whole life insurance policy if you buy a policy with premiums of 40 000 per year the commission would typically be somewhere between 20 000 and 44 000 for that agent, **a twist on whole life insurance the white coat investor** - instead of borrowing money from a bank to buy your next car or other large expense you borrow it from your life insurance policy you can pay it back whenever you like but you actually never have to pay it back if you don t want to even for those like me who say i don t borrow to

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