

# The Retirement Challenge



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"Imagine that you board an airliner and are told that you will be piloting the plane. Such is the plight of tens of millions of Americans, on whom have been foisted a jumble of 401(k), 403(b), and 457 defined contribution plans, and are as well qualified to manage their retirement portfolios as they are to pilot a jet from Los Angeles to Boston. Since things aren't changing any time soon, you may very well need flying lessons, and pronto. Frank Armstrong's *The Retirement Challenge: Will You Sink or Swim?* is just the ground school you need." --William Bernstein, author of *A Splendid Exchange: How Trade Shaped the World* and *The Four Pillars of Investing: Lessons for Building a Winning Portfolio* "Armstrong and Doss have written a simple and understandable guide through the maze that is our financial world. If your goal is to outperform the vast majority of investors on the road to retirement, *The Retirement Challenge: Will You Sink or Swim?* paves the way." --TAYLOR LARIMORE, coauthor of *The Bogleheads' Guide to Investing* "This is a great handbook for those planning for retirement. Armstrong and Doss not only tell you the right way to build a plan, they also show you how to avoid purchasing products from the wolves of Wall Street that lead investors to be sheared like sheep." --LARRY SWEDROE, author of *The Only Guide to Alternative Investments You'll Ever Need* and *Wise Investing Made Simple* "In today's investment markets, this is an invaluable book. If you care about the quality of the rest of your life, you owe it to yourself and your family to read *The Retirement Challenge: Will You Sink or Swim?*" --HAROLD EVENSKY, CFP(R), AIF(R), President, Evensky & Katz In 48 quick, practical lessons, Armstrong shows how to assess what you have and what you'll need to build a simple, reliable retirement plan. Better yet, the book's easy online calculators do all the math for you. Investing for retirement has never been so sensible and simple! Includes free access to comprehensive Web-based tools and resources at [www.Sink-Swim.com](http://www.Sink-Swim.com): \* More than 75 easy-to-use online calculators and budget spreadsheets to help you get on track and stay on track \* Sample asset allocation plans you can adjust for any stage of your career and any portfolio \* Up-to-the-minute updates on pension law, regulation, enforcement, and estate planning \* Free Sink or Swim Newsletter, and much more

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