



Thinking Outside the Money Box: Simple Steps To Increase Retirement Income, Reduce Taxes And Protect Your Nest Egg

Mark Lumia

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Thinking outside the box is one of those catchphrases that started popping up in business conversations a few years ago. It is a colorful metaphor that means to think differently, unconventionally, or from a new perspectives. To think outside the MONEY box requires taking a fresh look at many of the financial challenges facing retirees in the 21st Century. Many investment strategies that worked in the decades of the 1980s and 1990s simply don't work today. And yet many, even in the financial advisory community, are still living in the past. In this book, you will find several specific examples of new-era strategies and concepts that solve the retirement challenges that are unique to baby boomers today. Thinking Outside the Box not only shines the spotlight of logic and rational thought on "mainstream" concepts that simply do not work anymore, but also provides the clear vision you need to see what does work and why. Endorsements "Mark Lumia has provided a much needed retirement security blanket. He shows you how to avoid bumps in the road ahead by planning with useful "What if" scenarios and examples. You'll also find a wealth of smart retirement income strategies to increase cash flow by optimizing your Social Security and retirement benefits, while minimizing taxes. The result is more income, less taxes, less investment risk and most important, less worry about retirement." -Ed Slott, CPA Retirement expert and Founder of www.ira-help.com and www.theslottreport.com "Thinking Outside the Money Box will help baby boomers make a critical shift in the way they think about money. As boomers move from the accumulation phase of retirement planning to the distribution phase, they will face many issues they've never had to face before: how to maximize Social Security benefits, how to shelter retirement income from taxes, and that all-important question of how not to run out of money. Mark Lumia explains, through solid research and plenty of numbers, how boomers can navigate this new landscape and avoid making mistakes before it's too late." -Elaine Floyd, CFP® Director of Retirement and Life Planning, Horseshoeth, LLC "Mark joins an illustrious group of RMA graduates who have written valuable books on retirement planning. In his book, he also refers to a paper published by fellow RMAs (Sean Ciemiewicz and Christine Russell) in the Retirement Management Journal (RMJ). Mark's additional insights, based on the paper, advance our collective understanding. I was particularly interested in his focus and clear explanations on the various types of annuities. This is another valuable book written by a fellow RMA and I am pleased to write this recommendation." -Francois Gadenne Chairman of the Board and Executive Director Retirement Income Industry Association

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