

Three retirement books that can really help you



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5 COMMENTS

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The personal finance book is a slowly fading genre. I'm not sure why – it could be that so much good content is available online, or it could be that only a few authors have something fresh to say.

Most of today's relevant personal finance authors write about retirement. The money side of retirement is a topic that becomes unwieldy when you research it online. A good book walks you through the key points in a logical way that helps you build a greater understanding. Here are three books on retirement that you may find useful:

[Retirement Income For Life: Getting More Without Saving More](#), by Frederick Vettese

Mr. Vettese recently retired as chief actuary for a big benefits consulting firm and he has a strong, sometimes contrarian view on matters. Like the other books in this list, Retirement Income For Life focuses on what financial planners call the “decumulation phase,” where you draw down your retirement savings after leaving the work force. Annuities and the ins and outs of delaying Canada Pension Plan retirement benefits past 65 are thoroughly discussed.

[Don't Worry, Retire Happy: Seven Steps to Retirement Security For Canadians](#), by Tom Hegna with Jim Ruta and Michael Morrow

Mr. Hegna is a U.S. retirement income specialist, while Mr. Ruta coaches advisers, and Mr. Morrow is a veteran adviser in Thunder Bay, Ont. The three of them have produced a highly readable book that does a good job of demystifying the process of turning your savings into retirement income. This is an ideal book to read about five to seven years ahead of your planned retirement date.

[Your Retirement Income Blueprint: A Six-Step Plan to Design and Build a Secure Retirement](#), by Daryl Diamond

First published in 2011, this book continues to be a definitive guide to turning a lifetime's savings into a sustainable flow of retirement income. Mr. Diamond looks at how to combine government and personal savings, which assets to use first and how to minimize taxes. According to [Amazon.ca](https://www.amazon.ca), a third edition will be available in April.