



Retirement Investing for Income ONLY: How to Invest for Reliable Income in Retirement ONLY from Dividends

Bruce Miller

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Since 2012 approximately 10,000 Baby-Boomers are attaining age 65 EACH DAY and will continue at this rate for 19 YEARS!! WHEW! Of those retiring today, according to the Bureau of Labor Statistics, less than 16% will have a pension. All others will be taking their retirement savings with them as they leave their job for the last time.

The quest for reliable income in retirement is now upon us! The days of investing to 'beat the market' are over! For retirees, the fun and games are done...its time, for most, to get serious about how retirement savings are invested. And what retirees want is income...reliable, growing with inflation and income that will last. The retiree wants income that will be there each month to replace the now absent paycheck. In addition, most retirees want to understand...fully understand...how their savings dollars are being invested. They want to see it. It must be clear. The days of poorly-understood 'black boxes', get rich plans and those ubiquitous financial 'free lunches' are nothing but bad memories. Its time to get serious.

This book takes the singular approach to generating reliable and inflation growing income to the retirement household, quarter after quarter, year after year and decade after decade....using only the income produced by these investments. Income investments are limited to long time income paying stocks, preferred stock, bonds and possibly alternative income instruments, such as Royalty Trusts, Business Development Companies or mutual funds (closed end, open end and Exchange Traded). This book analyzes each of these, in detail, on where their cash flows come from, how reliable their cash flows have been over the years and for the core income holdings such as C-Corporations, Utilities, REITs and Master Limited Partnerships, the underlying financial strength of the company thus their ability to sustain and grow their dividends into the future.

Yes, this book gets into the details and math is involved. Now, this is relatively easy math...but it is math. The retiree will need to do some adding and dividing...but it is very doable...it just must be done. In fairness, this may not work for all retirees. Those retirees who swoon at the thought of balancing their checkbook or shudder at the thought of calculating the 15% tip on their restaurant bill, this book may not be for them. For everyone else, this book provides a clear and unambiguous pathway to determining if the company paying a 4.5% dividend really has the financial strength to sustain and grow it over the quarters ahead. The work required to determine this is not hard...it is doable...but it is work.

Having offered that fair warning, I can assure any retiree with high confidence that if you follow my discussions, work through the examples I provide and are diligent, the reward will be a long term reliable dividend paying income portfolio with great pride of ownership, zero expenses (other than the cost of initially buying the stocks) and an increasing sense of self confidence that would be almost impossible to attain in the world of fluctuating stock prices, rebalancing, cash buckets and portfolio survivability statistics.

My personal mission in taking the hundreds of hours it has taken to compile, organize and publish this book is NOT to convince anyone that the pure income approach is the approach they should take. My purpose is to explain, in the best way experience and analytical ability will allow, how the pure income investment process should work. The book provides 85 charts, graphs and tables to help explain concepts and uses plain English narratives to explain financial analysis in a friendly yet non-patronizing way.

Building a lifetime income portfolio requires work, but it will be work well worth the effort, as the retiree will come to realize as their dividends all come in on time, in at least the amount expected, year after year, regardless of what the stock market is doing or the stock experts a

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