

# Gauging Your Psychological Readiness for Retirement

## Revisiting the Risks of Retirement Spending Rules



In this update to a 1998 article, we discuss the risks of spending only portfolio income, spending returns or making inflation-adjusted withdrawals.

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## Illustrating the Value of Retirement Accounts



*Aaron Brask,  
Ph.D.*

Two examples show the considerations to be taken into account when deciding between a taxable account, a traditional IRA and a Roth IRA.

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## Actions to Take During the Five Years Prior to Retirement



Transitioning to retirement from a working career is a challenge for many people. To help, The New York Times interviewed financial advisers, economists and retirees to create what they described as a “five-year countdown to retirement.”

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## Gauging Your Psychological Readiness for Retirement



Those near retirement should ask themselves a very important question: Am I psychologically ready to change my lifestyle from being employed full-time to being retired?

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Our [Member Question](#) for this week is:

***With the end of the year five weeks away, some of us have started thinking about our 2018 tax bill (AAII's year-end tax guide will be appearing very soon). As an investor, where do you stand with your 2018 taxes?***

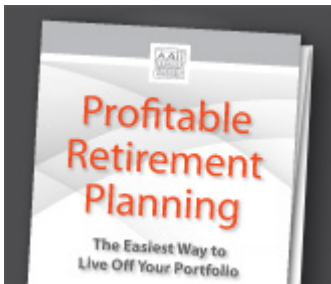
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**Vote to answer this week's Special Question: *If you have made, or plan to make, investment decisions to influence your 2018 tax bill before the end of the year, what are they?***

### Last Week's Results:

**There is no reader question this week due to the Thanksgiving holiday.**

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### [AAII e-book: Profitable Retirement Planning](#)

This e-book, which is available exclusively to AAI members, was written to help our members achieve a financially secure retirement. The book offers an overview of many of the primary considerations for retirement planning, including: how much you need to save; where your retirement income will come from; what asset classes you should invest in; and what you should take advantage of in your company's defined contribution plan (if available).

The AAI Weekly Digest is one of the many **benefits** of AAI membership. To learn more, consider a **30-day Trial AAI Membership** to start becoming an effective manager of your own assets.