



# Retired at 48: One Couple's Journey to a Pensionless Retirement

*A. R. English*

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There was a time when it was common to have a company pension to live on after you stopped working. These days, company pensions are rare and a large percentage of the workforce needs to rely on their own savings to fund their retirement years. How do you figure out how much you need to retire, and how many years that money will last? Do you dream of retiring early and wonder how you could make that happen?

Retired at 48 documents one couple's quest to answer these questions and their path to achieving early retirement. It provides the steps they took to create budgets and track spending habits, the strategies they used to save and invest in order to grow their nest egg, the tools that helped them calculate how big that nest egg needed to be, and how many years it would last for. This book also describes considerations for reducing expenses after retirement and ways to structure investments to minimize tax burden, while creating a post-retirement income flow.

This is not the typical financial planning or retirement advice book that describes theories and best practices. It is the practical, real-life recounting of the planning, thought processes and actions taken by an average couple, which resulted in the ultimate prize—a self-funded retirement at age 48.



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