

Retire Now? You've Got To Be Kidding

Including:

10 Excuses Why You Can't Retire Early

The Retirement Calculator

101 Ways to Earn Money after Retirement



This booklet contains extracts from the book to give you a flavour of what to expect & also contains the charts that may not be easy to view on older ebook readers.

See our website at www.mallaktech.co.uk/books for full details of this publication.

Retire Now? You've Got To Be Kidding

The state pension age is edging inexorably upwards.
Soon you'll have to be 70 years old before you can consider retirement.

How do you fancy that?
Will your body cope?
Will your mind cope?

What's needed is a fresh approach to work in your later years of life.
A fresh approach to money.
A fresh approach to retirement.

In this book, we look at how you could perhaps retire right now.
You don't need to be a millionaire.
You don't need an inheritance.
You just need to want to.

This publication is a special compendium edition of 3 of our retirement books, comprising:

10 Excuses Why You Can't Retire Early

Retirement Calculator

101 Ways to Earn Money after Retirement

It discusses the barriers to an early retirement, both real and imaginary; looks carefully at the financial aspects; and suggests many ways to make the dream become reality.

Read on, to see if you're ready to embrace your third age.

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So you want to retire?

10 Excuses Why You Can't Retire Early

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FEAR of money

FEAR of lifestyle

FEAR of image

FEAR of boredom

FEAR of health

FEAR of friends

FEAR of guilt

FEAR of the future

FEAR of your partner

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Counting your Money

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Banishing Boredom

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Book 1: 10 Excuses Why You Can't Retire Early

& 10 Reasons Why You Can



SO YOU WANT TO RETIRE?

You know the feeling don't you?

You get it at least once a week, if not two or three times each day.

That sinking feeling.

That gloom that descends upon you and displaces all other happy thoughts.

Especially on Sunday evening – after a great weekend - thinking about tomorrow.

Work, damn it!

It's grey and raining outside. The traffic is horrendous as you edge to the office, bumper to bumper. You find the car park is full up so you park down the road and walk – in the rain. Another pile of documents has been dumped on your desk for your attention which are needed by yesterday. You check your email inbox and find thirty urgent messages. The boss says profits are tight so there'll be no bonus this year (again!). Internal audit are demanding your expenses receipts for last year. That cocky young guy has been in since 7 a.m. and the boss just loves him. And the coffee machine is trickling out grey tepid water.

Is this all there is to life?

If only you could retire now.

To quit the rat race.

Play golf every day.

Take a holiday whenever you want.

Go on that world cruise.

Start that hobby you always dreamed of.

Write that novel that you've been plotting for years.

Become an artist.

Have more time for the kids.

More time for your partner.

More time for yourself.

Yes, the dream of retirement is a powerful one.

If only you could.

But you can't!

You pull out the proverbial fag-packet and do a few calculations. It doesn't take long because you've done it so many times before. Company pension equals twelve thousand. Living expenses equals twenty thousand. That's a black hole of eight thousand pounds each year.

It doesn't add up.

Again!

Oh well, better get on and answer those emails, I suppose.

Or maybe you just won't!!

Maybe you need to look beyond those quick calculations that have so limited your thinking and actions. Maybe you need to re-examine the premise behind those figures. Maybe you need to challenge those living expenses. Maybe you need to double-check the pension assumptions. Maybe you need to really think about all your options.

This publication is intended to help you come to an informed decision that will affect the rest of your life.

It briefly examines the conventional view of retirement and then opens your eyes to limitless possibilities that can make early retirement a reality.

It will force you to examine the reasons behind your wish to retire and your apparent inability to achieve that dream.

It is definitely NOT a *get rich quick* scheme that promises untold riches for no effort. It does of course examine the financial aspects of retirement and shows you how to get maximum benefit from the resources you do currently have.

So don't just *hang on for another year* dreaming.

If only this...

If only that...

Take a fresh look.

Maybe you can retire early.

Maybe you can retire now!

10 EXCUSES WHY YOU CAN'T RETIRE EARLY

There are many reasons why you feel you cannot retire yet.

You may not have enough money.

Or, you may have dependants who rely on you.

Or, you may have employees who rely on you.

Or, you're not sure what you'd actually do with your time, if you did actually retire.

For many people considering retirement, there is only ONE thing holding them back:

FEAR !

OK, you may think that's a bit strong. Call it doubt, uncertainty, worry, concern.

You can call it what you will but fear is the emotion that stops you doing things – stops you in your tracks – stops you going forward – stops you from thinking clearly - stops you retiring.

That fear may be rooted in many different things, and not all are relevant to everyone, but they can be summarised as the 10 excuses why you can't retire yet:

.....*see our website at www.mallaktech.co.uk/books for the rest of this book*

But beware:

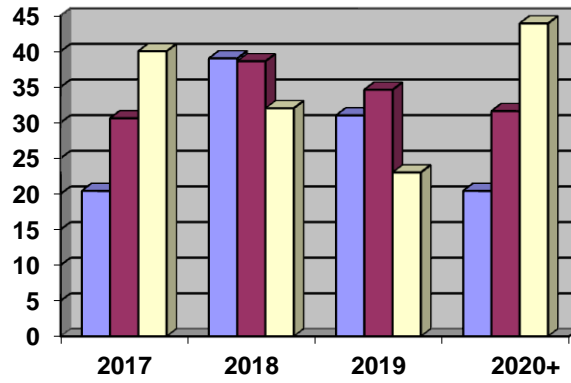
The trouble with retirement is that you never get a day off !!!!!!!

Book 2: Retirement Calculator

Can You Afford To Retire?

Or

Can You Afford Not To Retire?



Here we expand upon some of the ideas about money discussed earlier.

The charts & diagrams of this book are presented here for readers with older ebook readers.

	p.a.
Expenses	
House	
mortgage	5,000
insurance	1,000
maintenance	2,000
council tax	2,000
gas/electric	1,500
	<u>11,500</u>
Transport	
car loan	2,000
insurance	1,000
maintenance	1,000
tax	400
petrol	4,000
train fares	2,000
	<u>10,400</u>
Leisure	
holidays	5,000
hobbies	1,000
entertainment	1,000
	<u>7,000</u>
Household	
food, cleaning etc	8,000
clothing	1,000
phones	500
	<u>9,500</u>
Savings	
building society	1,000
	<u>1,000</u>
Sundries	
health insurance	1,000
redundancy insurance	500
	<u>1,500</u>
Total	<u><u>40,900</u></u>

	Working p.a.	Retired years 1-5 p.a.	Retired later years p.a.
Expenses			
House			
mortgage	5,000	0	0
insurance	1,000	1,000	1,000
maintenance	2,000	2,000	2,000
council tax	2,000	2,000	2,000
gas/electric	1,500	1,500	1,500
	11,500	6,500	6,500
Transport			
car loan	2,000	2,000	2,000
insurance	1,000	1,000	1,000
maintenance	1,000	1,000	1,000
tax	400	400	400
petrol	4,000	3,000	3,000
train fares	2,000	0	0
	10,400	7,400	7,400
Leisure			
holidays	5,000	15,000	2,000
hobbies	1,000	2,000	2,000
entertainment	1,000	500	2,000
	7,000	17,500	6,000
Household			
food, cleaning etc	8,000	5,000	5,000
clothing	1,000	500	500
phones	500	500	500
	9,500	6,000	6,000
Savings			
building society	1,000	0	0
	1,000	0	0
Sundries			
health insurance	1,000	0	0
redundancy insurance	500	0	0
	1,500	0	0
Total	40,900	37,400	25,900

	Working p.a.	Retired years 1-5 p.a.	Retired later years p.a.
Income			
Salary			
main job	39,000	0	0
ad-hoc work	0	0	0
	<u>39,000</u>	<u>0</u>	<u>0</u>
Pension			
company pension	0	15,000	16,000
state pension	0	0	5,000
	<u>0</u>	<u>15,000</u>	<u>21,000</u>
Investments			
interest on savings	2,000	0	0
	<u>2,000</u>	<u>0</u>	<u>0</u>
	<u>41,000</u>	<u>15,000</u>	<u>21,000</u>
Cashflow	100	-22,400	-4,900

Expenses	retired p.a.
House	
mortgage	0
insurance	500
maintenance	1,000
council tax	1,000
gas/electric	1,000
	<u>3,500</u>
Transport	
car loan	1,000
insurance	300
maintenance	500
tax	200
petrol	1,000
train fares	0
	<u>3,000</u>
Leisure	
holidays	2,000
hobbies	1,000
entertainment	500
	<u>3,500</u>
Household	
food, cleaning etc	4,000
clothing	500
phones	200
	<u>4,700</u>
	<u>14,700</u>
Income	
Pension	
company pension	12,000
state pension	0
	<u>12,000</u>
Investments	
interest on savings	3,000
	<u>3,000</u>
	<u>15,000</u>
Cashflow	300

ASSETS

£000s

Liquid

Bank/building society accounts

- NatWest

3

- Abbey

1

- Portman

2

Premium bonds

10

16**Investments - money**

ISA/TESSA

13

13**Investments - stocks & shares**

Unit trusts/ISAs

73

73**Property - Personal**

Home

425

425**Property - Investment**

Buy-to-let 1

165

Buy-to-let 2

198

Property syndicate

20

383**Other**

Jewellery

5

Ferrari

29

34**Total**
Assets**943****LIABILITIES****Property - personal**

Home mortgage

152

152**Property - investment**

Buy-to-let 1 mortgage

113

Buy-to-let 2 mortgage

132

245**Loans**

Car

15

Home improvement

20

35**Other**

Tax owing

8

8**Total**
Liabilities**440****NET**
WORTH **503**

Book 3: 101 Ways To Earn Money After Retirement



Ideas to supplement your retirement income.

Earning after Retirement

If you are contemplating retirement, or have already taken the plunge, or have been made redundant late in life, then you will know that money is often a prime concern.

If you are fortunate and have a good pension then you won't need to earn any money after retirement. But for many people, retirement, i.e. quitting the rat race, is possible only with supplementary earnings. And even with a good pension you may still want to engage in some activity to stimulate the brain and perhaps provide a hedge against uncertain financial conditions in the future.

This publication lists 101 ways to increase your retirement fund. It doesn't attempt to be definitive. There are probably many more ideas that have been overlooked. It is intended to serve as a stimulus. So take an idea, mould it your circumstances, and earn a bit extra to make retirement more comfortable.

Criteria

All the ideas have been selected to be suitable for retirees:

- Self-employed, i.e. no boss
- Flexible, i.e. not 9-5
- Little or no capital required
- No age limit
- No physical strength required

Other Publications From Mallaktech

Books to inspire an alternative life-style and books to while away those retirement hours.

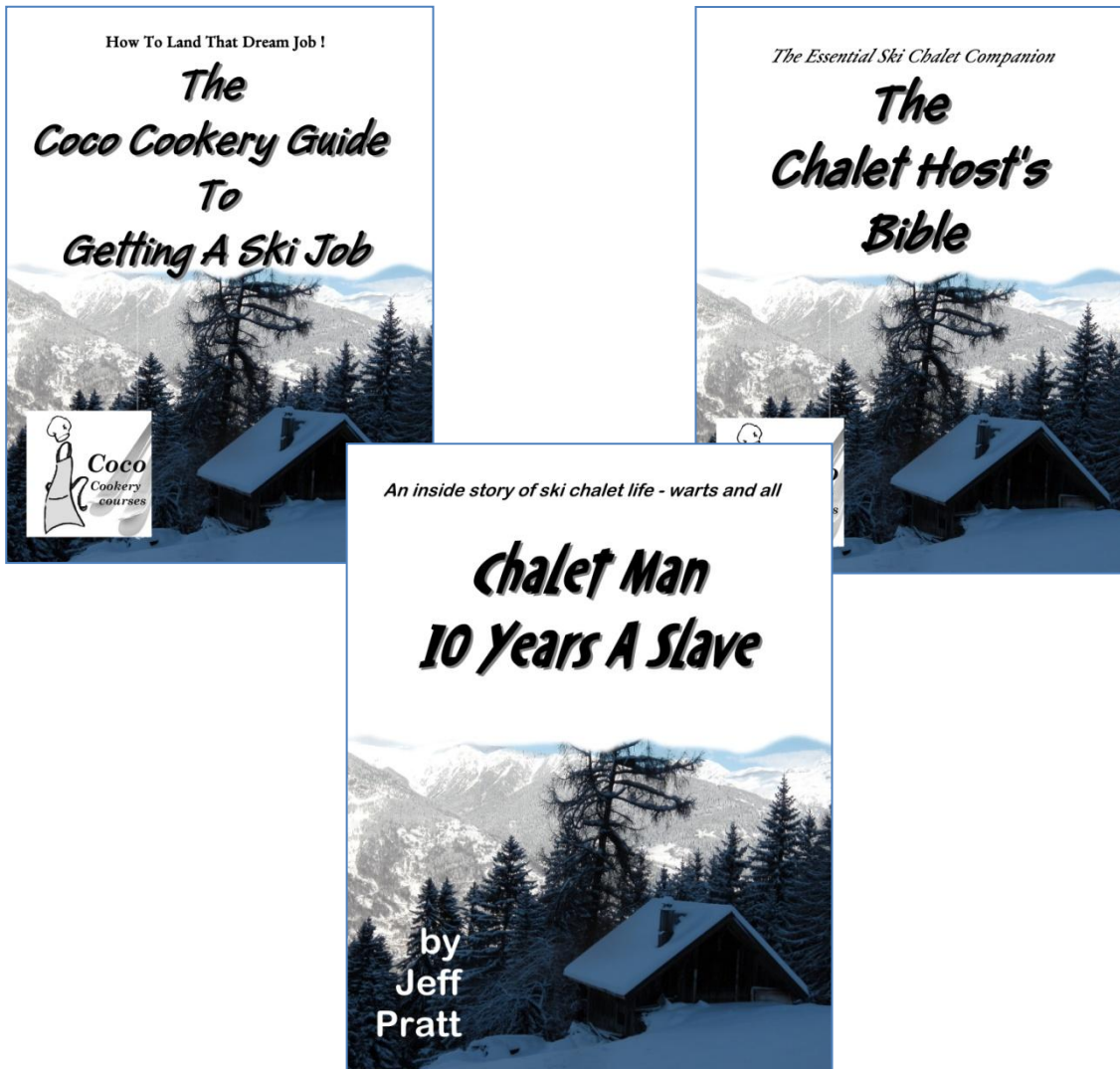
All of our publications are available as ebooks and many as paperbacks.
See our website for full details - <http://www.mallaktech.co.uk/books>

Ski into retirement

How To Get A Ski Job: Work in a ski resort & get paid to ski

The Chalet Host's Bible: How to run a ski chalet

Chalet Man: 10 Years A Slave: A light-hearted look at ski chalet life



Novels to while away the time

The SuDoku Inheritance
Killer Queen
The Dragon Dilemma
Quantum Deception

These fast-paced mystery/adventure novels all have at their heart a fiendish puzzle that the hero/heroine must solve – but you, the reader, could get there first if you put your thinking cap on!

