

A practical retirement planning resource for engineers, scientists, and mathematicians

In 1995, Dr. Mike Golio, a professional engineer, became seriously interested in planning for early retirement. In 2003, at the age of 49, he and his wife achieved their goal of financial independence and retired. *Engineering Your Retirement* is an outgrowth of his research. Whether retirement is imminent or many years off, this valuable guide's straightforward, analytical approach to financial independence answers the critical questions to achieving successful, comfortable, and meaningful retirement.

Written specifically for professionals in the engineering, science, and math fields, *Engineering Your Retirement* examines such important questions as:

- How much money will I need to retire?
- How long will it take for me to accumulate it?
- What types of post-retirement activities are available to technical professionals?

Engineering Your Retirement discusses financial independence from the unique cultural view of the technical professional and features many charts, graphs, analytical tools, and equations to help present the financial nuts-and-bolts of retiring in a logical and analytical manner. It offers practical, firsthand advice from an industry expert on:

- Effectively budgeting for investments
- Planning for health insurance
- Choosing a retirement community
- Building up a cash/bond ladder
- Considering inflation
- Portfolio requirements
- Investment allocations
- Paying off a mortgage
- And much more!

MIKE GOLIO has worked in the electrical engineering field for more than thirty-one years. During his career, his job titles included member of the technical staff, research assistant, assistant professor, senior engineer, manager, and director. He's authored more than 150 technical papers and served as an editor for five books, as well as a reviewer for several professional journals, IEEE conferences, and book publishers. He currently enjoys spending time on technical efforts, participating in professional activities, and serving as Editor in Chief for *IEEE Microwave Magazine*.

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Retirement Planning for
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