

CHAPTER OVERVIEW

11: Personal Risk Management- Retirement and Estate Planning

This chapter focuses on planning for the expected: retirement, loss of income from wages, and the subsequent distribution of assets after death. Retirement planning explores the development of alternative sources of income from capital that can eventually substitute for wages. Estate planning also touches on the considerations and mechanics of distributing accumulated wealth.

[11.1: Introduction](#)

[11.2: Retirement Planning- Projecting Needs](#)

[11.3: Retirement Planning- Ways to Save](#)

[11.4: Estate Planning](#)

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