

**Women's Institute for a Secure Retirement**

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Publications

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## **WISERWoman Newsletter - Latest Issue**

**Let`s Not Make a Deal: Beware of Unsolicited Calls and Offers that Sound Too Good to Be True** "Expect the unexpected" is a familiar saying, but how often do you plan for the unexpected? This issue looks at some of the unexpected things life can throw our way, like needing to tap into home equity to cover expenses or becoming a victim of a financial scam. The personal story of John and his parents will also get you thinking about ways you can plan ahead. [Download](#) this issue [View WISER`s newsletter archives](#)

## **Sonja Meets Her Future Self**

This children`s book was developed in collaboration with the Wyoming Retirement System. Sonja, a young girl, travels forward in time and meets future versions of herself to learn the importance of saving and what it means to be retired. This booklet provides a multi-generational look at retirement planning and the valuable lesson of Save, Spend and Give. It can be used in elementary school classrooms or simply shared with the children in your life. To learn more about Sonja and to watch a video of the story, [click here](#).  
[Download the book](#).

## **20 Ways to Take Advantage of Your Company Benefits Plan**

For many Americans, health and retirement plans are just part of a broad range of offerings through work. This brochure highlights how workers can make the most of the range of benefits that may be available to them - especially voluntary benefits. It includes 20 ideas on how to get more from your company benefits package to help you save time and money, and to protect what is important to you. [Click here to download the brochure](#)

## **Divorce and Retirement: Take Control of Retirement Benefits**

Because pension and retirement benefits are not automatically split in a divorce, this short, common-sense guide emphasizes the importance of these benefits and offers valuable information on marital property, negotiating an agreement, and getting a qualified domestic relations order (QDRO). (Publication updated in 2017) [Download the publication](#).

## **Making Your Money Last for a Lifetime: Why You Need to Know About Annuities**

This booklet is a joint project of WISER and The Actuarial Foundation. Annuities can be a complex financial product, but as one of only a few options for providing guaranteed lifetime income, it is important to understand how they work. This guide explains annuities in simple language in order to help you decide if one is right for you. Published 2008. [Download the publication](#)

## **Don't Run With Your Retirement Money: Understanding Your Resources and How Best to Use Them**

*Don't Run With Your Retirement Money: Understanding Your Resources and How Best to Use Them* is a joint project of WISER and The Actuarial Foundation. It includes practical insights on dealing with lump sum distributions, annuities, self-managed investing, and accounting for taxes. Published 2008. [Download the booklet](#)

## **Financial Steps for Caregivers**

[Financial Steps for Caregivers: What You Need to Know about Protecting Your Money and Retirement](#)

This guide looks at the financial challenges facing today's family caregiver and provides information, tips and resources for helping caregivers keep their own finances on track while caring for someone else. Included in the guide is a budget worksheet that factors in many of the out-of-pocket costs of care. Publication updated 2014.

## **What Women Need to Know About Retirement**

WISER, in conjunction with the Heinz Family Foundation, published the e-book, *What Women Need to Know About Retirement*. The book includes specifics about paying for healthcare, planning for a lifetime of income, Social Security, and more. Published 2007. [read more...](#)

## **A Simple Guide to What Everyone Needs to Know About Money & Retirement**

### [A Simple Guide to What Everyone Needs to Know About Money & Retirement](#)

provides the key information needed to understand the different sources of retirement income, as well as the basics of saving and investing. An earlier version of this booklet appeared in *Good Housekeeping Magazine*. Last updated 2014. This publication was published in [Spanish](#) in 2008, and in [Portuguese](#), [Korean](#), and [Vietnamese](#) in 1998.

## **Your Future Paycheck: Minority Women And Retirement Income**

[Your Future Paycheck: Minority Women and Retirement Income](#) by the Women's Institute for a Secure Retirement (WISER) found more than four out of every ten minority women in the United States will live in poverty in retirement. This report focuses on minority women and the challenges they face in planning for their retirement. Last updated in 2016.

## **Seven Life-Defining Financial Decisions**

[Seven Life-Defining Financial Decisions](#) is a joint project of WISER and the Actuarial Foundation. Last updated 2015. This publication is also available in [Spanish](#) (published 2004) Everyone faces key financial decisions - from careers and marriage to savings and investments - that will affect the resources they have to enjoy their lives and retirement. This guide provides a roadmap for avoiding life's ditches and dead ends and safely navigating to a financially secure retirement.

## **WISER Fact Sheets**

Visit WISER's extensive [Fact Sheet library](#) for help with more financial and retirement planning topics.

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