

Zone Therapy

By Jim Otar *Tue, Oct 13, 2009*

"Everything you have read in this book so far guides you in one direction: ignore the popular wisdom and hype. Design your own 'personal' pension for your retirement." So begins Chapter 41 of Jim Otar's book, which is reprinted here.

Over the next four weeks, *Retirement Income Journal* will reprint four consecutive chapters from Jim Otar's new book, ["Unveiling the Retirement Myth."](#) We begin with Chapter 41, "The Zone Strategy," which describes Otar's system for determining whether pre-retirees have enough wealth to cover their retirement spending needs easily, whether they might need life annuities to prevent financial ruin, or whether they fall somewhere between the two.

[The Zone Strategy by Jim Otar](#)