

## Zone Therapy

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By Jim Otar    Tue, Oct 13, 2009

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*"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.*

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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](#)