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The bank may redeem the issue at \$25 starting in 2017. And because of their higher interest payments, corporates hold their value better than Treasuries when interest rates rise.What could go wrong: Although the default rate on high-quality corporate bonds is low, companies can—and do—go bankrupt. It's possible that your expenses may fluctuate throughout your retirement. The economy is growing nicely, and many companies are loaded with cash, so it's not hard to find firms that pay well today and are likely to boost their dividends in the future.What could go wrong: Well, we're talking about stocks, so risks abound. Pimco Dynamic Credit Income Fund (PCI, \$20, 9.2%) sells for 10% below its NAV. A simple way to do so is to take your income needs and multiply the number by 25, as suggested by The Balance. The securities the fund owns may head south. Although the ETF owns dividend growers, its main emphasis is on stocks with steady records of paying dividends; its biggest holdings are Chevron, Home Depot and Intel.But Josh Peters, editor of the Morningstar DividendInvestor newsletter, says it's not hard for investors to identify solid individual dividend payers themselves. Recently, a California Department of Veterans Affairs bond, rated double-A, yielded 2.9% to maturity in 2025. (AGNC, \$21, 12.4%) and AG Mortgage Investment Trust (MITT, \$19, 12.7%). Clever investors try to take advantage of these pricing anomalies by buying closed-ends when they trade at big discounts and selling when the discount narrows or turns into a premium.What could go wrong: Quite a bit. Marilyn Cohen, CEO of Envision Capital Management, recommends Government Properties Income Trust (GOV, \$23, 7.5%), which buys buildings and leases them out to federal and state governments. For example, Vanguard Long-Term Tax-Exempt Investor (VWLTX), with an average duration of 6.0 years, yields 2.2%. You may buy a fund at a discount to NAV, then see the discount get wider. Mortgage REITs typically borrow money at short-term interest rates and lend it at long-term rates.What could go wrong: The big risk, as with any kind of income-oriented investment, is rising interest rates. Expedia is growing through acquisitions, most recently with its announced purchase of competitors Orbitz and Travelocity.A good place for fund investors to start is Vanguard Intermediate-Term Investment-Grade Investor (VFICX). Determine How Much Total Income You Need for Retirement Now that you have an estimate of your annual expenses, you can calculate your retirement savings goal. If rates start to rise quickly, some income investments will get pummeled. MORE FROM ASKMONEY.COM Skip to headerSkip to main contentSkip to footerIt used to be easy to earn generous income safely from your investments: Buy Treasury bonds or certificates of deposit and watch the cash roll in. Annual expenses are 0.45%.Interest rates on floating-rate loans, essentially IOUs that banks make to borrowers with below-investment-grade ratings, are tied to a short-term benchmark and reset every 30 to 90 days. And a New York City Housing Development Corp. It charges 0.69% annually and yields 4.0%.Banks pay almost nothing today, but a few offer generous returns if you follow certain rules.What could go wrong: Higher-yielding accounts require that you either leave your money alone for a set period or make specific transactions regularly, such as debit card purchases or direct deposits. REITs don't have to pay income taxes on their profits as long as they pass at least 90% of them on to shareholders each year. Make sure to include items that you don't pay regularly, like car maintenance, home maintenance, travel expenditures, gifts and charitable donations. For example, you might spend more while traveling more during your early retirement. Consider Your Tax Situation in Retirement Whether you have to pay taxes on your retirement income depends on the type of accounts you have. It owns mostly Treasuries and highly rated corporate bonds, but it also has a smattering of junk corporate bonds and emerging-markets debt. If you cash out after one year, your effective annual yield is still 1.13%. If certain years might call for significantly more income, you can account for this when you do your calculations. However, a relatively small but extremely high-yielding segment of the REIT world specializes in lending money to owners of property or buying mortgages or mortgage-backed securities. A company's results could fall short of estimates; an entire industry (think coal) may go out of favor; or the economy could sour, dragging down most stocks. Make Sure You're Saving Enough to Meet Your Income Needs Once you know how much income you'll need in retirement, it's time to make sure that you're saving enough to meet your needs. To get a more exact figure for your retirement nest egg, you can use a retirement savings calculator. A retirement savings calculator can take into account items like inflation and your estimated savings returns. Some cities could even file for bankruptcy. Ross thinks that their share prices could climb once investors realize that worries about rising

other kinds of commercial property. In fact, General Electric (GE, \$25, yield 3.7%) is a favorite of his. A retirement calculator can help you determine if your savings rate falls short based on the amount of time you have until retirement and your estimated annual return on your savings. Rowe Price's taxable U.S. bond team. "You go through cycles when it's appropriate to play offense. It yields 3% on balances of up to \$15,000. Not only do REITs deliver above-average yields, they help diversify a portfolio because they often move out of sync with the rest of the stock market. "In this environment you have to take on more risk to get any given amount of yield," says Jay Wong, comanager of Payden Equity Income Fund.In other words, land mines abound. You don't have to pay taxes on savings in a Roth 401(k) and Roth IRA since you already paid income taxes on those savings contributions. The company has been restructuring to return to its industrial roots, and the stock, which fetched more than \$60 in 2000, is cheap, Peters says.Also appealing are stocks in two widely dissimilar industries: American Electric Power (AEP, \$56, 3.8%), a Columbus, Ohio-based utility that delivers electricity in 11 states, and Ford Motor (F, \$16, 3.7%), which is benefiting from surging auto sales.Another fertile area for dividends is property-owning real estate investment trusts. Tim Plaehn, analyst for income investing at Investors Alley, a research service, likes Blackstone Mortgage Trust (BXMT, \$28, 7.3%) and Starwood Property Trust (STWD, \$24, 7.9%), both of which make commercial loans at variable interest rates. Unlike ETFs, closed-ends don't have mechanisms designed to ensure that their share prices closely track the value of the funds' assets, or net asset value (NAV). Unlike bonds, which mature on specified dates, most preferreds have no set repayment date.What could go wrong: If an issuer gets into trouble, it could suspend preferred dividends. At a bit less than \$26, the stock yields 6.3%. The spaces are so specialized that tenants rarely move, she says.Finally, if you think oil prices have stopped falling, you'll earn a decent current return—and probably some capital gains—by investing in an energy giant. From its peak last August 29 through its January 13 low, the Alerian MLP index surrendered 21%. She also likes BioMed Realty Trust (BMR, \$23, 4.6%), because it mainly leases space for labs and other scientific work to the drug and biotech industry. So it's not uncommon for a closed-end's share price to trade for a significant premium to (or discount from) its NAV. And low oil prices and a strong dollar are likely to keep a lid on long-term rates. Next slide: Our picks for preferred stocks.You can buy a diversified basket of preferred shares through low-cost exchange-traded funds, such as iShares U.S. Preferred Stock ETF (PFF, yield 5.5%) and PowerShares Preferred Portfolio (PGX, yield 5.9%).If you prefer to own individual issues, stick with strong firms and avoid paying much more than a stock's "par" value of \$25. For example, if you think you'll need \$60,000 per year in retirement, \$60,000 multiplied by 25 yields a savings goal of \$1.5 million. Also include your healthcare costs; this is one area where many individuals may spend more once they retire. Follow these tips to calculate retirement income. For a mega-yield, Plaehn suggests Oneok Partners (OKS, \$41, 7.7%), which gathers, processes, stores and transports natural gas.Like ETFs, closed-end funds invest in a package of securities and then trade like stocks. In this must-read guide, you will learn our views on: The asset allocation impact on portfolio returns (stocks vs. Create a List of Your Retirement Expenses Now that you know how you want to spend your retirement, it's time to produce a list that forecasts your expenses. But the loans tend to be less volatile than junk bonds because banks have priority over other lenders should the borrower default and because the frequent interest-rate resets protect the lender from a rise in rates.What could go wrong: The bank loan market is relatively small, so if investors get spooked, bank loans can suffer. Biggest holdings at last report were United Parcel Service, UnitedHealth Group and insurer ACE Ltd. If they don't rise at all—possibly a sign of a weak economy—other investments could suffer. To qualify, each month you must make at least one direct deposit and 10 debit-card purchases, and you must log in to online banking four times. The fund, which yields 2.4%, has about three-fourths of its assets in corporate bonds, with the rest in Treasuries and asset-backed securities. Manager Gregory Nassour emphasizes quality. Start with Vanguard Dividend Growth (VDIGX), a member of the Kiplinger 25. Your annual retirement income needs to meet or exceed this figure. You earn a decent yield because of the lower quality of the borrowers. But with yields on low-risk investments scraping rock-bottom and higher interest rates nowhere in sight, retirees and other income-oriented investors must grapple with an unsettling question: Should you play it safe and accept microscopic yields or take calculated risks to get more? California residents should consider T. So even if short-term rates rise, it could take a few rate hikes by the Fed before floating-rate loans see the benefit, says Anthony Valeri, a strategist at LPL Financial, a brokerage.Next slide: Our picks for floating-rate loans.This category is best left to professionals. "You don't necessarily need to be a pro to own Johnson & Johnson or General Electric," he says. Take a few minutes to envision your ideal retirement. One of its tamer offerings is Nuveen Municipal Income (NMI, \$12, 4.3%). More than 75% of assets are in debt rated single-A or higher, compared with 45% for the average corporate bond fund. Read on for a breakdown of the pros and cons to buying preferred shares.May 26, 2022Why Are Gas Prices Still Going Up?spendingWhy Are Gas Prices Still Going Up?The cost of a gallon of gas is at an all-time high. And most bank loans have a rate "floor," or a minimum interest rate. For many current and future retirees, these can be stressful questions which are often put off and left unanswered for too long. Do you know how much your retirement will cost? Payments from many preferreds are considered "qualified dividends" and receive favorable tax treatment; most people pay just 15% to Uncle Sam on their preferred payouts. But avoid munis if you're in a lower tax bracket or investing through tax-favored retirement plans. His recommendations: Delek Logistics (DKL, \$44, 4.7%), PBF Logistics (PBFX, \$23, 5.8%) and Western Refining Logistics (WNRL, \$29, 4.6%). Nuveen is also known for its muni funds. Accounts funded with tax-deferred dollars, like traditional IRAs and 401(k)s, do require you to pay taxes on the withdrawals. Fail to meet those terms and the yield shrinks.Next slide: Our picks at the bank.The highest-yielding CDs require that you commit your money for five years and typically charge a six- to 12-month interest penalty if you cash out early. That makes these loans a good place to be if interest rates rise. Pimco, for example, runs three national tax-free funds with "Municipal Income" in their names. One whose dividends do qualify is MetLife's 6.50% Non-cumulative Preferred Stock Series B (MET-PB). That generally results in solid yields.What could go wrong: Special tax treatment for MLPs is specifically designed to help foster energy infrastructure in the U.S., so most partnerships are tied to the oil-and-gas industry. For starters, avoid funds that focus on MLPs. They lose the pass-through benefits that individual MLPs enjoy. Envision Your Retirement Plans The Motley Fool notes that you should plan on needing about 80 percent of your former annual income during retirement. This is a moment when you have to play both sides of the ball."This treacherous environment demands that you understand your alternatives and know what could go wrong. For top earners, that's the equivalent of 5.3% from a taxable bond, and it's way above the 1.9% yield of a 10-year Treasury bond. Make sure that you take into account your potential tax liability when determining your total income needs. For example, Wells Fargo Series N (WFC-PN) trades for just under \$25 and yields 5.3%. Interest from muni bonds is exempt from federal taxes. You'll need to determine your estimated annual income needs so that you can work towards your total savings goal while you're still employed. Rowe Price California Tax-Free Bond (symbol PRXCX), which yields 2.0%. Income investors know there's no substitute for regular dividend increases o...May 27, 2022What Is Preferred Stock. And Should I Buy It?investingThinking of adding preferred stock to your portfolio? This list can incorporate fixed and variable expenses. Pimco Dynamic Income Fund (PDI, \$29, 8.0%), which employs leverage and invests in bonds from all over the world, including non-agency-backed mortgage securities, trades at a 5% discount to NAV. The fund yields 2.4% and has an average duration of 5.1 years. But for a taxable-equivalent yield of 11.1% for investors in the highest bracket, the fund may be worth the risk. For more income, consider Schwab U.S. Dividend Equity ETF (SCHD), which yields 2.9%. Or take the worries out of picking individual mortgage REITs by investing in one of the two ETFs that buy a diversified package of them. Or you may be willing to buy what you think is an exceptional closed-end at a premium to NAV, only to see the price swing to a discount. About half of the fund's assets are in muni bonds with maturities of five to 10 years; thanks to leverage, the fund's average duration is a fairly high 11 years. The fund's average maturity—17 years—is on the high side. Here are three key lessons that everyone preparing for...May 24, 2022 Among mortgage REITs that are hedging against the threat of rising rates, analyst Merrill Ross, of Wunderlich Securities, favors American Capital Agency Corp. Thus, muni interest could subject more of your Social Security benefits to taxes.What could go wrong: Defaults are rare, but the finances of some states and municipalities are wobbly. Do you know how to generate the retirement income you'll need? The reasoning behind this recommendation is the notion that most seniors spend less in retirement, reports The Motley Fool. "Just think of it as a one-year CD that gives you a bonus if rates don't rise," Roth says.High-yield checking accounts are another option. One good deal relative to its requirements is Max Checking at Lake Michigan Credit Union. Do you have dreams of traveling or taking up new hobbies? In 2008, the average floating-rate bond fund dropped 30%. For those investors, the biggest risk is inflation, which eats into the value of your principal and the fixed stream of interest payments.Next slide: Our picks for municipal bonds.Avoid sketchy issuers, and keep bond maturities relatively short to dampen the impact of rising rates. Also leveraged, the fund has big slugs in non-agency mortgage securities, junk bonds and emerging-markets bonds.High earners can choose from nearly 200 municipal closed-end funds, many with similar names. Or, do you see yourself spending more time with local friends and volunteering at charitable organizations? Market Vectors Mortgage REIT Income ETF (MORT, 10.5%) gets a slight edge over iShares Mortgage Real Estate Capped (REM, 10.1%) because of its slightly higher yield and slightly lower expenses.Kiplinger's Weekly Earnings CalendarstocksCheck out our earnings calendar for the upcoming week, as well as our previews of the more noteworthy reports.May 27, 2022Is the Stock Market Closed on Memorial Day 2022?MarketsThe stock market gets a full day off for Memorial Day. And because preferreds have distant maturity dates, if they mature at all, they are especially vulnerable to rate hikes. They trade like stocks, usually near their issue price (generally \$25 a share). That's not a problem if you own individual bonds and hold to maturity. It trades at a 4% premium to NAV. Look carefully, though, and you can find a few selling at discounts to NAV. But its average duration, a measure of interest-rate sensitivity, is a tolerable 5.0 years (the figure suggests that if rates were to rise by one percentage point, the fund's share price would drop by 5.0%).If state taxes aren't a big issue, you may do better by buying a multistate muni fund. You can then configure your income goal to match your preferred lifestyle. Looking ahead, bank loan returns will likely be anemic if the Federal Reserve continues to put off raising short-term rates. Hardest hit were MLPs that generate their income from exploration for and production of oil and gas. That's the equivalent of a taxable 4.0% for the highest-income Californian. The fund yields 2.0%. Photo Images: MoMo Productions/Getty Images To adequately prepare for retirement, you have to know how much income you'll need during this phase of your life. What's driving the surge and will gas prices go down anytime soon?May 23, 2022Your Guide to Roth ConversionsSpecial ReportTax BreaksYour Guide to Roth ConversionsA Kiplinger Special ReportFebruary 25, 2021Education is Key: 3 Financial Lessons for Retirees Nearing Retirementretirement planningEducation is Key: 3 Financial Lessons for Retirees Nearing RetirementWhen it comes to retirement planning, educating yourself can keep you from making big mistakes. Not surprisingly, MLP share prices fell sharply as oil prices crashed over the past year. Barclays, for example, recently offered a five-year CD that yielded 2.25%, with a six-month early-withdrawal penalty. bonds) The risk of high withdrawals The pros and cons of various investment income sources The truth about annuities Click here to get your FREE copy of The Definitive Guide to Retirement Income. After two years, the payout climbs to 1.69% and continues to rise each of the remaining three years. Plus, you must receive statements electronically. And even if oil prices go lower, none of these companies is going away: Chevron (CVX, \$105, 4.1%), ConocoPhillips (COP, \$62, 4.7%), ExxonMobil (XOM, \$85, 3.2%) and Occidental Petroleum (OXY, \$73, 3.9%).Though master limited partnerships trade like stocks, these securities have unique tax benefits that allow them to "pass through" all their income to investors, without paying corporate taxes. Keep in mind, too, that if you invest in an MLP, you'll have to contend with a K-1 partnership form come tax time.Next slide: Our picks for energy MLPs.Investing in Energy MLPs requires care. This preferred's payouts do not qualify for favorable tax treatment. But leverage works both ways and can decimate returns if the market turns against you. One, from private-label credit card issuer Synchrony Financial (SYF), yields 2.5% to maturity in February 2020. But Allan Roth, a financial planner in Colorado Springs, Colo., says a five-year CD can make sense even if you stay put for just a year. Says Andy McCormick, head of T. If rates start to rise rapidly, or if there is even a hint that rates will rise, mortgage REITs can get slammed, as they did in the spring and summer of 2013, after the Fed suggested it might soon begin tapering its bond-buying program (which has since ended).Next slide: Our picks for mortgage REITs.Look for REITs that either lend at variable interest rates or are good at hedging their interest-rate risk. "Pimco's fixed-income team remains very solid," she says. He also favors so-called logistics MLPs, which provide services that facilitate the movement of crude oil and refined products. With closed-ends, "the highs are higher and the lows are lower," says Morningstar analyst Cara Esser.Next slide: Our picks for closed-end funds.Bill Gross may have left Pimco, but the firm still offers plenty of superb closed-end funds, says Esser. Uncertainty about the Fed may lead investors to put money out of bank loans, so stick with loans of high quality. The other bond, from Expedia (EXPE), the popular online travel site, yields 3.4% to maturity in August 2020. With the top federal tax bracket at 39.6% and investment income for high earners subject to a 3.8% excise tax under the Affordable Care Act, even a modest yield on a tax-free investment looks pretty good, says Marilyn Cohen, CEO of Envision Capital Management, in El Segundo, Calif.Consider a high-quality muni bond maturing in 10 years and yielding 3%. That's the equivalent of 3.9% for someone in the highest tax bracket and a respectable 3.1% even for someone with a marginal tax rate of 28%.Prefer individual bonds? As its name suggests, the fund focuses mostly on companies that manager Don Kilbridge believes will continue to boost their payouts. Moreover, if rates rise sharply, prices of corporate debt will fall.Next slide: Our picks for investment-grade corporate bonds.To get decent yield without taking on too much interest-rate risk, look for intermediate-term bond funds and individual corporates with maturities of three to 10 years.Consider, for example, two bonds with triple-B-minus ratings, the lowest investment-grade ranking. For those living in high-tax states, such as California, New York and New Jersey, it makes sense to stick with bonds issued by your state of residence or state-specific bond funds. The problem is that many of Pimco's closed-ends are so popular that they trade at premiums to NAV. Though this figure is a decent place to start, your situation will influence your true savings needs. These products, available at regional banks and credit unions, pay as much as 5%. Variable expenses include items like your groceries, entertainment expenses and transportation costs. Fortunately, as part of our investment planning process, Fisher Investments has helped tens of thousands of individuals find answers to important questions like these. Rising interest rates would also cause the value of existing bonds to fall. Moreover, closed-ends, especially those that own bonds, often borrow money to improve their results. Moreover, as with bonds, prices of preferreds move in the opposite direction of interest rates. Other times, you play defense. Mortgage REITs accentuate the risk of rising rates because they use leverage—that is, borrowed money—to amplify their returns. Have you considered how you will pay for it? Synchrony, which is being spun off from General Electric this year, has a strong business. The fund employs just a small amount of leverage and thus has an average duration of just 7.6 years. Plus, little is cheap today. Our favorite bank-loan fund is Fidelity Floating Rate High Income (FFRHX). Here are some of the best options for income seekers, listed roughly in order of yield and risk (from lowest to highest).Prices and yields are as of March 31.Don't be put off by these seemingly low yields. Retirees should also know that although the interest earned on munis is not taxed by Uncle Sam, it's added in when you calculate your modified adjusted gross income, which the IRS uses to determine how much of your Social Security income is taxable. As for individual firms, Kiplinger's columnist Jeffrey Kopp focuses on Safety, so he prefers MLPs that "move, process and store all the oil and gas that drivers and everyone else will continue to consume." His favorites: Enterprise Products Partners (EPD, \$33, 4.5%) Magellan Midstream Partners (MMP, \$77, 3.6%) and Plains All American Pipeline (PAA, \$49, 5.5%).Tim Plaehn, analyst for income investing at Investors Alley, a research service, likes Plains, too. The bond market gets Monday off too, not to mention an early close ahead of the holiday weekend...May 27, 202265 Best Dividend Stocks You Can Count On in 2022dividend stocksYield isn't everything when it comes to finding the best dividend stocks. But MetLife can redeem the issue at any time for \$25 (a right the company has had since 2010).The U.S. market may not be a bargain, but a lot of stocks sport dividend yields that beat the pants off Treasury bonds. Once you have all your expenses listed for a month, add them up and multiply them by 12. And, of course, dividend payments are not guaranteed.Next slide: Our picks for dividend-paying stocks.You can find plenty of good funds that focus on dividends. For now, don't expect the Fed to hike short-term rates more than once or twice this year. But they pay fixed dividends and can be "called"—redeemed by the issuer—at set intervals. Fixed expenses tend to stay the same, like your mortgage payment, car payment and utilities, while variable expenses fluctuate each month. bond, rated double-A-plus, yielded 2.6% to maturity in 2024.Investment-grade corporate bonds yield more than Treasuries of comparable maturity but carry only slightly more risk. The fund's average duration is 5.4 years, and expenses are a modest 0.20% of assets annually.Fidelity Total Bond (FTBFX), a member of the Kiplinger 25, is a bit more aggressive. To find local deals, go to DepositAccounts.com.Preferred stocks straddle the gap between stocks and bonds. And if you buy munis issued by your home state, they're also likely to be free of state taxes (and possibly local income taxes, too).

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