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**From:** jeffrey E. <jeevacation@gmail.com>  
**Sent:** Wednesday, August 24, 2016 1:13 PM  
**To:** Robert Trivers  
**Subject:** Re: how to think about retirement money

Are yo also on social security ,?what about healthcare costs

On Wednesday, 24 August 2016, Robert Trivers [REDACTED] wrote:

Jamaican incompetence; i have an internat=onal plan with free calls to the US, including Virgin Islands, but they ch=rgre me as a local call anyway and hence i run out of money

<=iv>i was saying i will go to Oklahoma State in 3 weeks for 5 days, pick up=some cash, and look at each other as a possible place for me to teach, the= back here, then a similar trip to U of Kentucky (only without the money);=October 1 to 7 i will be in NYC/Jersey and then off to Zagreb, Berlin and =ondon to make money giving talks—as i am sure you know Croatian wo=en are famous for their beauty—although i have a bias toward somew=at darker skin, i shall overcome it and enjoy—at least visually =80 the local fauna

here is the financial questi=n

if you were me and suddenly had ~\$900,000 in re=irement money available a year from now, when i go into forced retirement,=what would your inclinations be, some (e.g. TIA) urge you to buy an annuit=, other friends, say, try to keep most of the money to invest (you need on=ly take 5% a year and that can go straight into my foundation up to \$100,00=/year)

i hope to be working at least half-time; m= feeling is that i could do better than an annuity or at least only a part=al one—curious what your off the top of the head reaction is

=div>

glad you enjoyed the Feynman pieces

and good hearing your voice

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=C2 please note

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