

Signals, Retirement Options, Phased Retirement and Retirement Decisions

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Abstract

Success in retirement depends on building enough resources, not retiring until we have enough and managing assets well after retirement. This paper focuses on when and how we retire. How and when to retire is a complex decision influenced by different kinds of signals. This paper focuses on new knowledge about signals and how they interact with retirement decisions. The paper demonstrates how the age at retirement influences retirement security. The primary focus of the paper is how individuals deal with the system today, and system improvement is a secondary focus. Society of Actuaries (SOA) and other research is used to support the discussion.