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Diverse Retirement Risks Call for Essays

The SOA Committee on Post-Retirement Needs and Risks has spent almost 20 years researching the challenges faced by people as they reach retirement age. The issues retirees and future retirees face are complex and varied, and with the change in the role of employers in providing retirement benefits, the solutions are not readily available. The committee has found that it is much easier to understand the problems than to identify solutions. The committee has also found that often there is disagreement about which solution is most suitable for a specific situation.

To better understand some of the current thinking among our practitioners, and to seek innovative ideas, the

committee decided to run a contest and issue the call for essays concerning potential solutions. They extended an open invitation for thoughts, but asked that one or more of three major topics be addressed:

1. Defined Contribution Plan Risk Management Strategies
2. Decumulation in Retirement
3. Long-Term Care

The committee received 20 well thought-out submissions on a wide variety of topics and is currently in the review and grading process. The winners will be awarded a share of the \$10,000 prize money, as decided by the committee. The collection of submissions will be published in 2016, and may be the topics of several webcasts. In addition, we will publish selected essays in the next several issues of *Pension Section News*, highlighting the winning submissions as well as additional essays that may be good discussion starters. ■



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