Recently Published Retirement Research

RETIREMENT RISK REPORTS

The Society of Actuaries (SOA) recently published several new retirement risk research reports. All reports are available at: http://www.soa.org/research/research-projects/pension/research-post-retirement-needs-and-risks.aspx

The 2017 Risk and Process of Retirement Survey, in cooperation with Mathew Greenwald & Associates and EBRI, reports the results of this 2017 survey of retirees and pre-retirees. The survey explores retirees' and pre-retirees' awareness of retirement risk issues and strategies for dealing with them. The full report is now available. Previous reports in the series can also be found on the same Web page.

Managing Retirement Decisions is a landmark effort examining the major decisions encountered in retirement. Drawing upon the expertise of prominent retirement professionals, the result is a thought-provoking series of issue briefs written in everyday language. The briefs tackle a variety of retirement decisions with practical considerations and advice.

Retirement Literacy is a collection of briefs addressing a number of financial issues such as the cost of retirement and managing risk. The first brief is available and explores retirement from a holistic perspective looking at non-financial issues.

Age Wise is a series of infographics on how life expectancy can impact retirement planning.

MANAGING THE IMPACT OF LONG-TERM CARE

Managing the Impact of Long-Term Care Needs and Expense on Retirement Security Monograph expands thinking on how long-term care events impact retirement security and approaches to mitigating the impact of these events.

OPTIMAL RETIREMENT INCOME SOLUTIONS

Optimal Retirement Income Solutions in DC Retirement Plans analyzes solutions for generating reliable retirement income from IRAs, 401(k) and other defined contribution (DC) accounts, and retirement savings in general.

FINANCING RETIREMENT REPORTS

Focus Group Series on Retirement Financial Strategies – Post-Retirement Experiences of Individuals Retired for 15 Years or More seeks to understand how middle-income market retired Americans and Canadians manage their assets and spending decisions over the long-term.

Diverse Risks Essays Collection explores the diverse risks associated with defined contribution plan risk management strategies, decumulation strategies for retirement, and long-term care financing.

Financial Wellness Essays Collection provides a thought-provoking array of views and perspectives related to financial wellness.

HIGHLIGHTS REPORTS FOCUSING ON SPECIFIC RETIREMENT RISK ISSUES

A set of reports highlighting key findings from the 2015 Risk and Process of Retirement Survey was produced in conjunction with the survey.

Understanding and Managing the Risks of Retirement explores what retirees and pre-retirees understand about various retirement risks and risk management strategies. Risks considered include investment, inflation, health care and longevity.

Living Longer and Impact on Planning focuses on individuals' understanding of and planning for longevity.

Shocks and Unexpected Expenses in Retirement explores the impact of shocks and unexpected expenses on retirees' financial planning.

Spending Patterns and Debt examines spending decisions and the impact of debt in retirement.

COMING SOON: 2017 HIGHLIGHTS REPORTS

ADVICE AND DECISION MAKING IN RETIREMENT

Models of Financial Advice for Retirement Plans; Considerations for Plan Sponsors provides a comprehensive overview of the professional advice industry. It includes considerations for plan sponsors regarding financial advice.