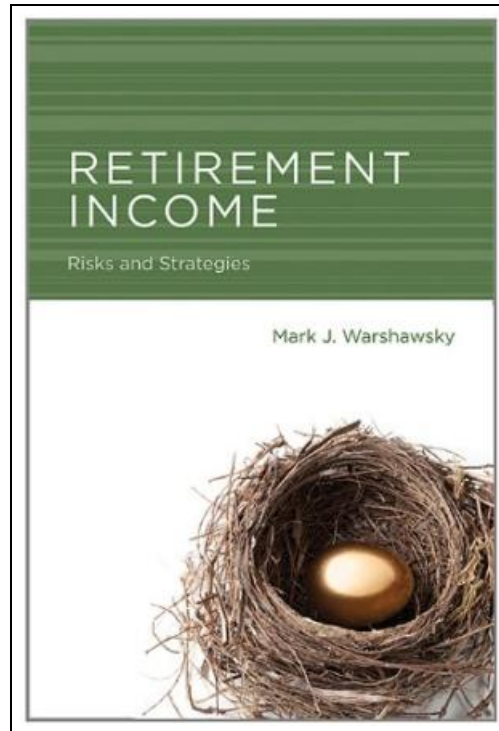


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Reviews

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(Prof. Patsy Blanda)

RETIREMENT INCOME: RISKS AND STRATEGIES (PAPERBACK)



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MIT Press Ltd, United States, 2013. Paperback. Condition: New. Reprint. Language: English . Brand New Book. Strategies, products, and public policies that will help a new generation of retirees maximize income and minimize risk. As members of the baby boom generation head into retirement, they face an economic environment that has changed noticeably since their parents retired. Most of these new retirees will not be equipped, as many in the earlier generation were, with private pension plans, early retirement options, and fully paid retiree health benefits in addition to Social Security and Medicare. Today it is increasingly left to retirees themselves to plan how to maximize retirement income and minimize risk. In *Retirement Income*, Mark Warshawsky and his colleagues describe strategies, products, and public policies that will help a new generation achieve financial security and income growth in retirement. Warshawsky, a noted expert in the field who has worked in both government and private industry, analyzes two insurance vehicles, life annuities and long-term care insurance, and their capacity to protect against the extra costs arising from longevity and disability. He proposes two innovations. The first is a strategy that includes a set percentage withdrawal from a balanced portfolio, which is gradually used to purchase a ladder of life annuities. The second proposal, which includes a description of the potential choices in product design and available tax characteristics, is a product that integrates the immediate life annuity and long-term care insurance. With *Retirement Income*, Warshawsky offers practical ideas based on the results of empirical investigations and analyses, which can be applied to household decision making by retirees and their financial planners and to the design of insurance products and public policy.



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