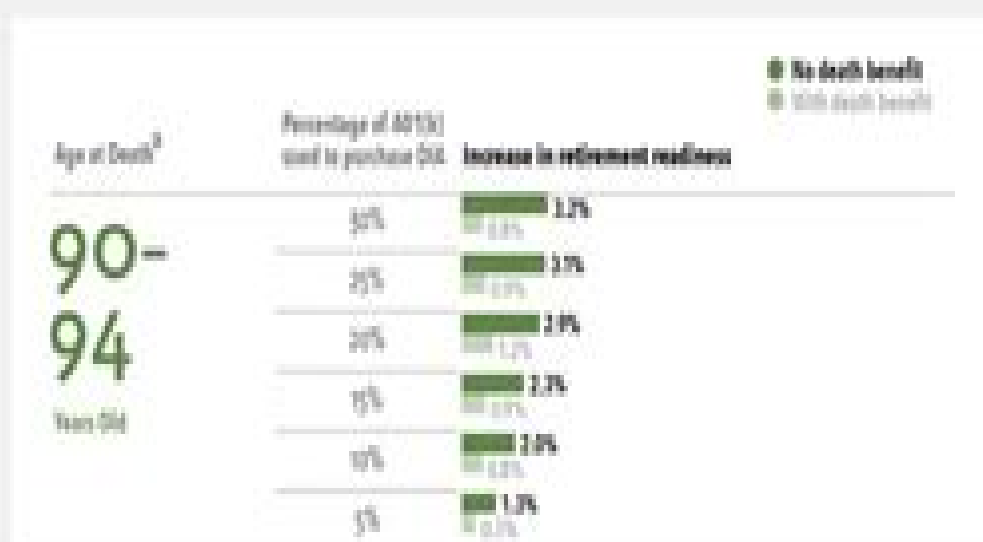


IMPACT OF DEFERRED INCOME ANNUITY PURCHASES ON RETIREMENT READINESS¹

For each of the groups living beyond age 90, we find an increase in the EBRI Retirement Readiness Rating² (RRR) and, as expected, the larger the percentage of 401(k) balance used to purchase a DIA, the larger the percentage increase in RRR. After age 85, the presence of a death benefit reduced RRR.



1. For households currently ages 35-64 who have a 401(k) balance at retirement age (65), EBRI Retirement Security Projection Model[®] Version 3.427.

2. The Retirement Readiness Rating is the probability that a household will NOT run short of money in retirement. For additional detail, please see Jack VanDerhei, "What Causes EBRI Retirement Readiness Ratings™ to Vary? Results from the 2014 Retirement Security Projection Model," EBRI Issue Brief (February 2014).

3. Second death for couples.

Source: Jack VanDerhei, "Deferred Income Annuity Purchases: Optimal Levels for Retirement Income Advantages," EBRI Issue Brief, no. 449 (Employee Benefit Research Institute, January 3, 2019).

Retirement Income Opportunities In An Aging America Income Levels And Adequacy

JG Myers



Retirement Income Opportunities In An Aging America Income Levels And Adequacy:

Retirement Income Opportunities in an Aging America Employee Benefit Research Institute Staff, Employee Benefit Research Institute, 1986-08-01 Discusses the adequacy of benefits offered to the elderly through Social Security employer pensions personal assets and public assistance programs The report examines alternative measures of household income alternative standards of income adequacy and problems associated with the development and application of income standards such as the official poverty level Provides a review of recent policy proposals and their potential effects on the elderly's income *Retirement Income Opportunities in an Aging America: Income levels and adequacy* Sylvester J. Schieber, 1982 *Retirement Income Opportunities in an Aging America*, 1982 *Oversight of Private Pension Plans, 1983* United States. Congress. Senate. Committee on Labor and Human Resources. Subcommittee on Labor, 1983 *Retirement Income Opportunities in an Aging America* Sophie M. Korczyk, 1982 *Financial Aspects of the United States Pension System* Zvi Bodie, John B. Shoven, 2008-04-15 This book provides valuable information and analysis to managers policymakers and investment counselors in the rapidly expanding field of pension funding American workers too need answers and insights on how to invest their money and plan for their retirement fifteen of America's leading financial analysts address such pressing questions as What is the current financial status of the elderly and how vulnerable are they to inflation What is the impact of inflation on the private pension system and what are the effects of alternative indexing schemes What roles can the social security system play in the provision of retirement income What is the effect of the tax code and the Employee Retirement Income Security Act of 1974 ERISA on corporate pension policy How well funded are corporate pension plans and is a firm's unfunded pension liability fully reflected in the market value of its common stock Many of the conclusions these experts reach contradict and challenge popular views thus providing fertile ground for innovation in pension planning **Aging**, 1983 **Pensions in the American Economy** Laurence J. Kotlikoff, Daniel E. Smith, 2008-04-15 For anyone with an interest in pensions workers and employers personnel directors accountants actuaries lawyers insurance agents financial analysts government officials and social scientists this book is required reading Now without the aid of a pension specialist anyone can determine how their particular pension plan stacks up against the average Using virtually all available government sources including computerized data unavailable in print and their own extensive surveys the authors present a comprehensive description of the structural features and financial conditions of U S private state city and municipal pension plans The introductions to the hundreds of tables explain and highlight the information The picture that emerges of the typical plan and its significant variations is crucial to all those with a financial stake in pensions The reader can compare pension vesting retirement and benefit provisions by plan type plan size industry union status and many more characteristics With this information workers can evaluate just how generous their employer is job applicants can compare fringe benefits of prospective employers personnel directors can judge their competitive edge The financial community will find especially

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Replacement Ratios Michael K. Dexter, United States. National Committee on Public Employee Pension Systems, 1984 *Retirement Income Opportunities in an Aging America*, 1982 *Retirement Income Opportunities in an Aging America*, 1981 *Retirement Income Opportunities in an Aging America*, 1981 *The Oxford Handbook of Work and Aging* Jerry W. Hedge, Walter C. Borman, 2012-03-16 The area of work and aging is complex and multi faceted Its foundation is formed by a wide array of disciplines that both contribute to the complexity of its understanding and offer fertile promise for research development and application in the years ahead With an ever growing population of older workers many of whom are suggesting they will likely continue to work past traditional retirement age it becomes all the more important that we increase our efforts to develop a more thorough understanding of older workers the nature of their interactions with work and the organizations for which they work and the process of transitioning to retirement Clearly there are huge societal and global challenges that will both inform and influence research and application at the individual and organizational levels The Oxford Handbook of Work and Aging examines the aging workforce from an individual worker organization and societal perspective and offers both an integration of current cross disciplinary knowledge and a roadmap for where research and application should be focused in the future to address issues of an aging workforce The volume is divided into six core sections demography theoretical and methodological issues the older worker organizational strategies for an older workforce individual and organizational perspectives on work and retirement and societal perspectives with an aging workforce Bringing together seasoned authors from diverse academic and professional backgrounds new approaches to recruiting workplace flexibility and the right mix of benefits and incentives are presented as a way of engaging an older workforce

Technology and Aging in America, 1985 Report on the impact of social change and technological change on older people in the USA briefly describes population trends discusses new health technology and the role of health services in prevention after care and care of the aged considers housing and living conditions and income generating activities and job adaptation to facilitate labour force participation of older workers etc Glossary graphs illustrations references statistical tables

Final Report, the 1981 White House Conference on Aging: A national policy on aging, 1981 Conference report final report on ageing with recommendations on social policy in the USA examines economic implications and social implications of changing age structure issues relating to living conditions training

employment opportunities social security and social services for older people the role of government private sector nonprofit organizations families and individuals social research needs public opinion attitudes etc Photographs and references List of participants Conference held in Washington 1981 Nov 30 to Dec **Hearings, Reports and Prints of the Senate Special Committee on Aging** United States. Congress. Senate. Special Committee on Aging,1980 **To Amend the Older Americans Act of 1965** United States. Congress. House. Committee on Education and Labor. Select Subcommittee on Education,1972 **Social Security** Robert Julius Myers, **To Amend the Older Americans Act of 1965, Hearings Before the Select Subcommittee on Education...,92-2, on H.R. 12017, 13925, 13451, and Related Bills...** United States. Congress. House Education and Labor,1972 **Delegate Work Book[s]** ,1971

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