We're Baaaaaaaaack

By Kerry Pechter   *Sun, Jan 14, 2024*

Too much is happening in the retirement industry to ignore. So I'm planning to publish RIJ once a month, nine times a year, while spending the rest of my time on book projects.

Retirement Income Journal is returning to publication on a monthly basis.

Since the last regular weekly edition, more than 18 months ago, I have been busy. I published a thoroughly revised edition of *Annuities for Dummies*, wrote a couple of book reviews for the *Journal of Retirement*, released a monograph on Iceland's retirement system, and wrote two white papers for a life/annuity company. I'm working on other long-term projects now.

Until those are completed, I hope to publish an email newsletter version of *RIJ* nine times a year. This latest issue is not behind a paywall. I haven't sorted out the subscription details yet. There will be an annual ($199) and a monthly subscription ($25) option. The first 25 annual individual subscribers (email me and I'll invoice you) will receive a complementary copy of the 2023 edition of *Annuities for Dummies*. Group subscriptions will also be available; please inquire.

The retirement industry is changing fast. There's a lot of pressure to make annuities available in qualified plans—most of it coming from the sell-side. The outcome of the latest battle between the Labor Department and the life/annuity industry could forever alter the way annuities are distributed. Private equity firms continue to disrupt the life/annuity industry with their "Bermuda Triangle" strategies. As 2034 approaches, debate over the future of Social Security will only intensify.

Then there's the 2024 presidential election. Federal regulatory policies change abruptly when control over the executive branch of government switches from one political party to the other. That inconsistency creates uncertainty and discomfort within the highly-regulated financial services industry. It also generates news.