
Annuities Are Just Part of Our Story

By Editor Test *Sun, Jun 7, 2009*

After seeing so many stories about annuities in our first issue on May 21, Francois Gadenne, president of the Retirement Income Industry Association, asked if retirementincomejournal.com will cover all “silos” of the decumulation industry. Absolutely. Our publication covers all of the products that Boomers will use to turn their assets into lifetime income. That includes... [Read more »](#)

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Absolutely.

Our publication covers all of the products that Boomers will use to turn their assets into lifetime income. That includes structured products, payout mutual funds, reverse mortgages, life settlements, as well as all manner of immediate, deferred, variable and fixed annuities.

Wherever the decumulation trend goes, we will follow it.

No single product or group of manufacturers can satisfy the Boomers’ need for guaranteed income. As Moshe Milevsky notes in this week’s cover story—and in his recent book, *Are You a Stock or a Bond?*—an income-driven portfolio should include a diversity of risk-reducing products, including insurance-based, derivative-based and diversification-driven investments.

At the same time, our publication is for everyone who participates in the business that has formed around the so-called Boomer retirement opportunity. That includes home-office veeps at insurance companies, asset managers and broker-dealers; wholesalers, brokers and producers in the field; software developers, actuaries, regulators and attorneys; academics and public policy wonks.

It’s a big job, but ...

While this is only our second issue of retirementincomejournal.com, I and my associate publisher, Randi Goldsmith, an experienced web business developer and html wrangler, were encouraged to see the warm reception to our first mailing. New subscribers have been registering at our website every day.

Besides publishing a free weekly e-bulletin of news and analysis of the decumulation trend, we plan to build a warehouse of useful information at our website. We’ll have compilations of historical data, a research library of links and pdfs, as well as a continually expanding archive of articles and charts.

We’ll put an emphasis on stockpiling information that will help you do your job better—information that will have tangible economic value to you and your company or organization. We think you’ll find it worth paying for. While our newsletter will always be free, we eventually plan to limit access to our website to those who pay an annual subscription fee.

The fee, you'll find, will not be huge. But only by charging for our publication, I feel, will we be able to maintain an independent voice and to dedicate the many hours that it takes to deliver quality journalism. That may sound a bit hokey. But it's never been truer than it is today.

Kerry Pechter

Editor and publisher

Retirement Income Journal

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