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## Happy Fifth Anniversary, RIJ

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By Kerry Pechter     Thu, Apr 17, 2014

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Every so often one of the many caring people I've met in the retirement industry over the past five years will buttonhole me at a conference and ask, often with a piercing look of concern, how my publication is doing. At first the question puzzled me, because I feel like my life is an open book. Or, in my case, like an open e-newsletter.

But then I realized that, although *Retirement Income Journal* reaches almost 7,000 people every week, I only converse with, by phone or personal e-mail, half a dozen or a dozen of my readers every weekday. That's a fairly modest sampling of the entire group.

So I thought that today's issue of *RIJ*, which represents our 250<sup>th</sup> issue and marks our five-year anniversary as a publication, could serve as an appropriate vehicle for a brief message about how we're "doing" and our plans for the future.

As many executives like to say, we're doing very well, but we're capable of doing much more.

Financially, I think we've proven that, if you focus on a niche and choose an industry where legitimate news and analysis has real value to readers, it's possible to make a healthy profit putting out a paid-subscription publication on the Internet.

It's obvious but I'll say it anyway: we couldn't have done it without our subscribers. They include our corporate site-licensees (too many to name, but including AXA, Ernst & Young, Fidelity, LPL, MetLife, New York Life, Thrivent, TIAA-CREF, and ING) and hundreds of individual subscribers (financial advisors, regulators, academics, attorneys and consultants). Revenue from advertising is an important but smaller part of the business.

Circulation expansion is the big goal for 2014. We've hired a talented circulation consultant. We'll start by reaching out to the thousands of people who receive our e-mails and read our headlines and summaries but who can't access the content because they haven't paid yet. (Come on, lurkers! Don't miss any more of our priceless prose.)

We'll also double our ongoing effort to make more advisors aware of *RIJ* and to convert them to subscribers, either individually or as affiliates of broker-dealers or marketing organizations. To serve that audience better, we'll bring back *RIJ-Advisor*, the supplement we published twice a month in 2012-2013. In it, we'll keep making the case that a combination of insurance and investment products can produce more

income (and “utility,” as academics say) in retirement than either product class alone.

We’ll be working hard to make a subscription to *RIJ* pay for itself, by negotiating discounts to select retirement-related products and services for paid subscribers. We also plan to make more of the data that we’ve gathered over the past five years available to subscribers through [www.retirementincomejournal.com](http://www.retirementincomejournal.com).

Enough said. Publishing this newsletter has given me an opportunity, previously unimaginable, to meet hundreds of brilliant, committed people in the U.S. and Canada and from as far away as Denmark, Australia and Taiwan. I look forward to providing news and analysis about the Boomer retirement opportunity for another prosperous and productive five years.

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