Quote of the Week

By Editor Test Sun, May 6, 2012

"One of the best uses for low-balance 401(k) accounts is as a 'bridge' to facilitate the deferral of Social Security benefits [in order to a maximize monthly payments]. But that strategy is household-specific and complex for typical participants to implement, so they will need help. Who has an incentive to provide that help? No one! So we must create that incentive." --Jason Scott, director of retirement research, Financial Engines.