

## Quote of the Week

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By Editor Test     *Sun, May 6, 2012*

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*"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 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.*

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