## **RIJ Reaches a Milestone**

By Editor Test Wed, Nov 11, 2009

Next week, Retirement Income Journal will begin charging a subscription fee. Our readers say we're worth it.

Back in June 2009 I noted in this column that *Retirement Income Journal* would become available only to paid subscribers at some future date. Well, the future is now.

Starting with our next issue, we'll be offering *RIJ* to individual subscribers for \$149 a year—an intentionally low price that suits the times we live in. Group subscriptions will be available at a graduated cost, based on the number of subscribers in each group.

As a subscriber, you'll continue get what no other print or online publication delivers—timely news and original analysis of the retirement income industry. As editor and principal writer of *RIJ*, I plow through the pertinent literature, trek to as many conferences as I can, and talk to the players every day. Then I publish what I believe will interest you.

It's never easy to charge for what used to be given away. But readers tell us that RIJ is worth paying for. We're the only "honest broker" for information in this industry, they've said. We're the only publication that consistently "puts the news in perspective."

The past six months have been exciting. But the year ahead will be more so. We'll broaden and deepen our coverage of the retirement industry—a fast-growing sphere that embraces elements of the securities industry, the insurance industry, the academic world, and government. We'll drill deeper into the issues that matter to advisors, to financial services industry executives, and to those in the 401(k) world. Over time, we'll evolve into a multidimensional portal with databases, discussion groups and archives.

In 2010, the retirement industry will face a number of important questions. How will health care reform change the game? Will we see higher taxes and inflation? What's the future of compensation for advisors and producers? Do products like in-plan income options for 401(k) participants or annuity/LTCI hybrids have legs?

There's a lot of ground to cover, but we're committed to covering it. *Retirement Income Journal* will follow the Boomer retirement trend wherever it leads, and to forecast, as best we can, where it's headed next. We invite you to join us.

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