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## RIJ's Next Phase

By Kerry Pechter    Thu, Jun 30, 2022

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*In the near future, I plan to turn the RIJ website into a free library of information on retirement income planning. Before then, I hope to revise 'Annuities for Dummies.'*

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After 650 editions over 13 years, *Retirement Income Journal* is about to evolve. As of tomorrow, we will change our editorial model and our business model.

Instead of publishing a weekly e-newsletter, we'll turn this platform into a library for information on retirement income.

Before that happens, however, I hope to revise *Annuities for Dummies* for John Wiley & Sons. A lot has changed in the annuity space since 2008, when the first edition appeared.

The look and feel of the next *RIJ* platform remains TBD. But, at the very least, we'll take the best of my archives—original articles, research, interviews, evergreen data, webcasts—and make them easily accessible. For the first time, consumers/investors will be part of the target audience.

Near retirees need this information as much today as they did in April 2009, when *RIJ* started. Common-sense, impartial, practical, customer-centric information exists. It has always existed. But, in an ocean of information, misinformation, disinformation, special pleading, legalese, and jargon, people need help locating it.

Some things never change. The life/annuity industry and the federal government, imho, aren't any closer to solving the nation's retirement challenges than they were 15 years ago. The Boomer opportunity appears to be slipping past the struggling life/annuity industry. And any hope that Congress might agree on a fix for Social Security seems naive.

It has been my pleasure and privilege to study and write about the global retirement crisis. I have been a lurker of silos and subcultures. Mostly by phone and email, but often in person, I've been welcomed into start-ups, corporations, ivory towers and government agencies. I have met brilliant thinkers, writers, and entrepreneurs in several countries. I am lucky to have known so many.

The broader, younger population may regard annuities, pensions and retirement as a snooze. But eventually they wake up to its eternal urgency. Annuities are about life, death, money and taxes. You can't get much more urgent, or more eternal, than that.

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