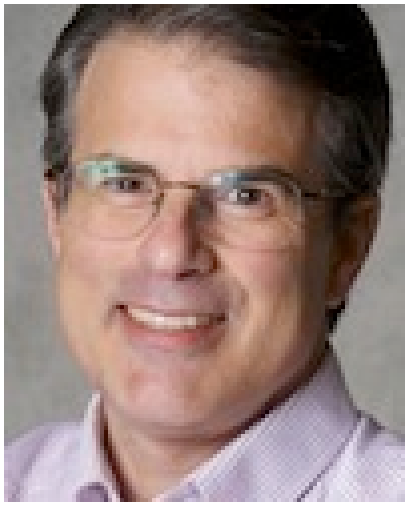
The Word of the Week Is: Thanks

By Kerry Pechter *Thu, Nov 23, 2017*

A short note from RIJ... It focuses on gratitude but also includes a hint of changes we plan for 2018.



We at *Retirement Income Journal* offer our thanks this holiday season to everyone who has contributed to our success over the past eight-plus years. Back in 2009, we saw that a new segment of the financial industry had formed in response to the Baby Boomer age wave, that this industry included annuities, investments, advice, distribution, and national borders, etc., and that it needed its own publication.

We built that publication, and the industry responded. Our newsletter audience includes executives and managers at life insurance, asset management firms and brokerages, financial advisors, insurance agents, consulting actuaries, academic economists, attorneys, and IT service providers. We have corporate, group and individual subscribers. Several of our readers and contributors are prominent authors in the field of retirement income and finance. At least one of our readers has won the Nobel Prize in economics. Thanks to all of you for your support.

We especially thank our long-standing and new corporate subscribers and advertisers, who include: Allianz Life, AXA, Cannex, CapGroup, Charles Schwab, DCF Exchange, Ernst & Young, Eversheds Sutherland, Fidelity Investments, Great-West Life, Jackson National, John Hancock , LIMRA, MassMutual, MetLife, Milliman, Morningstar, Nationwide, New York Life, Prudential, The Principal, Protective Life, the Securities & Exchange Commission, Thrivent, TIAA, T. Rowe Price and Voya.

In the past year, we successfully registered our brand name, *Retirement Income Journal*, with the U.S. Patent and Trademark Office. We have been working on a new website: in early 2018, expect to elevate an all-new WordPress website and a new payment system that will replace the Ruby-on-Rails and PayPal-based system that we've used since April 2009. We thought about splitting RIJ into two websites, one for manufacturers and one for distributors. But we decided to maintain a single website and dedicate a column of stories, clearly marked on the home page, to each of our major constituencies.

The retirement industry is constantly changing and *RIJ* will follow the changes as they emerge. We cover an eclectic range of topics within the retirement space, but our core mission has never changed. We believe that a combination of risk-free and risky products, working in tandem within a comprehensive individualized plan, offers retirees the best protection against the financial challenges they'll face.

Annuities may not be right for every retiree, but very few retirees, we believe, can afford not to become familiar with them.

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