

**Retirement Income: Ensuring Income Throughout Retirement Requires Difficult Choices: Report to the Chairman, Special Committee on Aging, U.S. Senate. (Paperback)**

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Createspace Independent Publishing Platform, 2017. Paperback. Condition: New. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*. As life expectancy increases, the risk that retirees will outlive their assets is a growing challenge. The shift from defined benefit (DB) pension plans to defined contribution (DC) plans also increases the responsibility for workers and retirees to make difficult decisions and manage their pension and other financial assets so that they have income throughout retirement. GAO was asked to review (1) strategies that experts recommend retirees employ to ensure income throughout retirement, (2) choices retirees have made for managing their pension and financial assets for generating income, and (3) policy options available to ensure income throughout retirement and their advantages and disadvantages. GAO interviewed experts about strategies retirees should take, including strategies for five households from different quintiles of net wealth (assets less debt); analyzed nationally representative data and studies about retirees decisions; and interviewed experts and reviewed documents about related policy options. GAO received comments on a draft of this report from the Department of the Treasury and technical comments from the Department of Labor, Internal Revenue Service, Securities and Exchange Commission, Social Security Administration, and the National Association of Insurance Commissioners, and incorporated.

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