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What Does Retirement Mean in 2012?

Americans across the country are still recovering from the economic downturn. Baby Boomers especially are trying to determine where the shakedown has left them in terms of their retirement dreams. No matter how the economy is doing, moderating risk and reward is an important part of building a sound financial plan, but it's often easier said than done.

This year, many will be searching for stable, safe products to protect their nest egg, which has resulted in more people turning to indexed annuities. The Indexed Annuity Leadership Council, formed in 2010 by five life insurance organizations and producers, is committed to providing you with complete and factual information about indexed annuities. But this newsletter and [our blog](#) go beyond annuities—we'll offer tips and tools to make the retirement planning process less daunting, including information about the [current state of 401\(k\)s](#) and how [changes in Washington might affect your retirement plans](#). Additionally, in future editions we'll be featuring interactive content, such as polls and savings calculators, and always encourage readers to leave comments on our blog.

Thanks for reading, and feel free to [contact us with feedback!](#)

Retire on Your Terms

Retirement planning is personal. But although there are many choices to be made and many things to consider, sometimes talking with friends and family can help you feel more comfortable about available options. [Check out what our friend Louise has to say about her experience in building her nest egg.](#)



Do you have something to say? [Contact us](#) for more information on how to share your story!

Our Point of View

There have been many predictions about what 2012 will bring for the market. With Europe's turbulence and the political excitement on our own soil, we agree with one thing for sure: the market will continue to be a roller coaster ride and consumers will seek out less risky options to guarantee a healthy retirement fund.

Want to learn more? Check out a few posts that offer more analysis of recent trends and tell us what you think.

Helping Seniors Cope with Recession-Related Loss

It has been a rough couple of years for baby boomers on the brink of retirement. The recession hit in 2008, and many were left wondering how to recoup their nest egg. Although we are still in a down economy, older Americans do have options.

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Does your retirement plan account for escalating health care expenses?

According to a recent research study from the Insured Retirement Institute (IRI), rising medical expenses, projected to be in the hundreds of thousands of dollars for retirees over their lifetimes—including premiums and out-of-pocket costs—bring another uncertain element to retirement income planning. This is compounded by the Social Security cost-of-living adjustment (COLA) that has not kept pace with today's health care costs and increases in Medicare Part B premiums that are deducted from Social Security checks.

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Treasury Easing its Rules on Annuities for Retirement Plans

In an effort to increase retirement security for Americans, the Treasury has announced proposed easing of its rules on annuities for retirement plans. The rules would make it easier for retirees to choose to elect distribution of their qualified retirement savings as a stream of income in regular payments for as long as they live.

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IN THE NEWS

Planning for a healthy future for you and your family takes a lot of hard work and consideration. With so many options and tools to choose from, it's easy to get bogged down with information.

To keep you in-the-know, we've included a few recent articles about important issues facing consumers planning for retirement.

Is the 4% Rule Still Viable?

SmartMoney
February 7, 2012

"Last year, a research paper in the Journal of Financial Planning predicted that a safe nest-egg withdrawal rate for retirements begun in 2010 is 1.8%."

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Maybe Your 401(k) isn't all it was Supposed to Be

Inside Tucson Business
February 2, 2012

"'60 Minutes' recently re-aired an installment about 401(k)s and the fact that so many baby boomers are putting off retirement because they've lost so much money due to volatility of the markets."

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New Rule to Require More Transparency on 401(k) Fees

Chicago Tribune
February 2, 2012

"The U.S. Department of Labor unveiled a final 401(k) fee disclosure rule Thursday that requires plan providers to give more details about what employers pay for retirement plan administration and other services."

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Annuities Now Permitted to Be Unleashed in Retirement Plans

Life Health Pro
February 2, 2012

"The life insurance industry got a boon today when the Obama Administration endorsed the use of annuities in retirement plans, but also was affected in a final rule of the U.S. Department of Labor regarding expanded compensation disclosures for retirement plans, but got a needed delay in implementation."

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