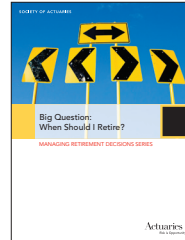


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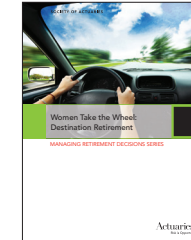
The Society of Actuaries' (SOA) Committee on Post Retirement Needs and Risks recently completed a landmark effort examining major decisions encountered in retirement. Drawing upon the expertise of prominent retirement professionals, the result is a thought-provoking series of 11 issue briefs written in everyday language. The briefs tackle a variety of retirement decisions with practical considerations and advice.



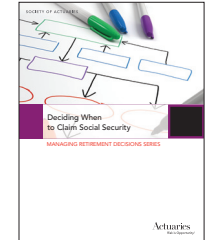
Big Question: When Should I Retire?
Key questions to consider, examples showing financial benefits of delaying retirement.



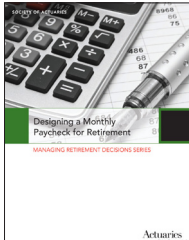
When Retirement Comes Too Soon
Dealing with plans turned upside down by unplanned early retirement.



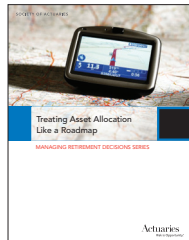
Women Take the Wheel: Destination Retirement
Special issues faced by women in retirement.



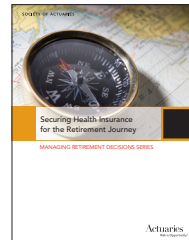
Deciding When to Claim Social Security
When to claim Social Security and the impacts.



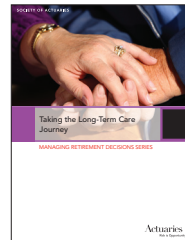
Designing a Monthly Paycheck for Retirement
Replacing a regular paycheck and related options.



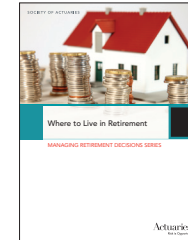
Treating Asset Allocation Like a Roadmap
Tradeoffs, risks in choosing investment asset classes.



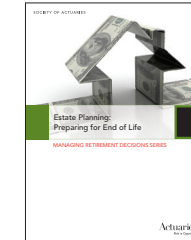
Securing Health Insurance for the Retirement Journey
Pre- and post-age 65 retiree insurance choices.



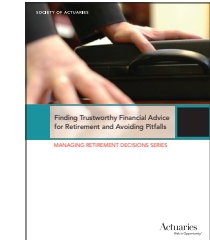
Taking the Long-Term Care Journey
Answers to questions about whether to buy insurance.



Where to Live in Retirement
Housing issues and special elderly housing needs.



Estate Planning: Preparing for End of Life
Estate planning considerations and key issues.



Finding Trustworthy Financial Advice for Retirement and Avoiding Pitfalls
Avoid the pitfalls of seeking financial advice.

Download the briefs and guide at http://www.soa.org/managing-retirement.*

*For print copies, contact Steven Siegel, SOA research actuary, at ssiegel@soa.org.

These briefs and other financial topics are highlighted in *Financial Smarts*, a newsletter of The Actuarial Foundation. To view and/or subscribe to the *Financial Smarts* newsletter, go to <http://www.actuarialfoundation.org/programs/newsletter.shtml>

Also, check out the latest update to the SOA's Guide to Managing Post-Retirement Risks.