RETIREE INSIGHTS 2020 PROGRAM

8th ANNUAL STUDY

Greenwald & Associates is conducting an ongoing multi-sponsor program of research to develop a comprehensive, in-depth understanding of the investment-related needs, concerns, and preferences of pre-retirees and retirees. Our comprehensive approach—including collecting the perspectives of consumers, advisors, and plan sponsors—allows us to provide our sponsors with actionable information and insights that can inform strategies on a wide variety of issues.

Key issues to be addressed by this years' research:

- Financial advisor and plan provider views on the impact of the SECURE Act
- Views on tax planning, strategies, and implications for the RMD, Social Security claiming, and use of Roth
- Outlooks for interest rates and the equity market, impact on asset allocation, and interest in strategies, downside protection products, and guaranteed lifetime income
- Preferences for in-retirement investment strategies and reaction to new strategy ideas
- Views on techniques for planning for different stages of retirement
- Viewpoints on the use of life insurance for retirement planning
- Plan provider interest in investment options designed for retirees including in-plan guarantees and non-guaranteed strategies

This project's research agenda will consist of six phases, plus a Sponsors' Forum:

Phase One: Two consumer focus groups: One with pre-retirees ages 60–70 and one with retirees ages 65–73, both with investable assets of at least $300,000 and no current or expected pension income

Phase Two: Two focus groups with financial advisors from a mix of channels who derive at least 40% of their income from people ages 60 and older

Phase Three: Survey of 200 401(k) or 403(b) retirement plan sponsor decision-makers in organizations with at least 100 employees

Phase Four: Survey of 800 consumers ages 50–70 with investable assets of at least $200,000 and no current or expected pension income

Phase Five: Survey of 300 financial advisors from a mix of channels who derive at least 40% of their income from people ages 50–70

Phase Six: Two consumer focus groups and one focus group of advisors (same specifications as phases one and two) will be conducted to get reactions to the interpretations of the prior phases of research

At the conclusion of the research, we will hold a **Sponsors' Forum** to which each sponsor can send two representatives for a five-hour presentation and discussion of results. Each sponsor is also entitled to a customized presentation at their offices.

The cost of sponsorship is $20,000 and includes all phases of research, participation in the Sponsors' Forum, and a customized presentation at each sponsor's office.

For additional information or a more detailed description of the program, contact:

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