

# Retiree Insights 2020 Program

Greenwald Research 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 iterative approach allows us to provide our sponsors with actionable information and insights that can inform strategies on a wide variety of issues

Retiree Insights provides sponsors with an early view, at a very low cost, on how advisors and consumers are responding to the rapid equity market decline and volatility in a low interest rate environment. By providing information from in-depth interviews as well as surveys, sponsors will get a detailed understanding of the extent to which concerns and investment needs have changed. This information should help our clients formulate communications and solutions that are responsive to the current situation.

## Key issues to be addressed by this years' research:

- Outlooks for interest rates and the equity market, impact on asset allocation, and interest in strategies, downside protection products, and guaranteed lifetime income
- Concerns about investment loss and interest in downside protection
- Financial advisor and plan provider views on the impact of the SECURE Act
- Views on tax planning, strategies, and implications for the RMD and use of Roth
- 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:** Twelve in-depth telephone interviews: six with full-time workers ages 60–70 and six with retirees ages 65–73, both with investable assets of at least \$300,000 and no current or expected pension income

**Phase Two:** Twelve in-depth interviews with financial advisors: six with retail advisors from a mix of channels who derive at least 40% of their income from people ages 60 and older and six with retirement plan advisors who get at least half their income from retirement plans

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

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

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

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

## What you'll get

1. All phases of research, detailed above
2. Invitation to the Sponsor's Forum (a 5-hour presentation and discussion of the results)
3. Customized Presentation at the Sponsor's office

**Cost - \$18,500**



For additional information or a more detailed description of the program, contact Matt Greenwald at 202-686-2510 ext. 101 or [mathewgreenwald@greenwaldresearch.com](mailto:mathewgreenwald@greenwaldresearch.com).