

Case Number and Description	Testing for
1. A 60 year old, middle-mass female recently divorced after 35 years of marriage and childrearing	<ul style="list-style-type: none"> • Working past age 65 and changes in Social Security benefit if receipt of benefit delayed • Use of home as primary retirement asset; reverse mortgage modeling • No employer retirement plan • What will Social Security benefits be based on divorce and upon death of ex-spouse
2. Age 64, two-earner middle-mass couple	<ul style="list-style-type: none"> • Too conservatively invested through retirement • Taking a chunk out of principal early in retirement • Annuity income stream reduced upon death of husband • Change in health coverage at Medicare eligibility
3. Age 74, two-earner middle mass couple	<ul style="list-style-type: none"> • Long term care planning • 40% of retirement income does not have a COLA • Liquidation of home value through physical move in retirement • Increasing medical, assisted living and transportation costs as retirement progresses • Elimination of spousal pension benefit upon death of primary wage earner
4. Age 58, mass-affluent widowed female with a dependent parent	<ul style="list-style-type: none"> • Increasing dependent costs • Long life • Does not own home • Majority of retirement assets being in taxable, low-earning account • Test for different partial annuitization versus asset investment/withdrawal strategies • Health benefits from deceased husband's employment
5. Ages 55 and 50 mass affluent, two-earner couple	<ul style="list-style-type: none"> • High credit card and mortgage debt going into retirement • College costs hitting at same time as need to save for retirement • Employer stock options • Lack of long-term care insurance • Not being able to afford retiring at age 65 • Testing for Social Security spousal benefits where one spouse is a government employee not covered by Social Security
6. Ages 69 and 72, mass-affluent couple	<ul style="list-style-type: none"> • Different withdrawal strategy recommendations from solid resources • Different asset allocation recommendations • Incremental annuitization if needed at all • Estate plan recommendations

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