Questions Posted in Webinar

Are you still going to have articles about retirement in the AAII Journal*? Is the subscription in addition to the* AAII Journal*?*

Yes. We will still run retirement articles in the *AAII Journal*. AAII Retirement Investing is a separate subscription that allows us to go into more detail and offer more directed content and tools for the entire retirement journey.

Why doesn't AAII rate REITs, which have higher dividend streams? Are these considered in AAII Retirement Investing?

Real estate investment trusts (REITs) may not specifically be covered in AAII Retirement Investing. A+ Investor subscribers can research REIT mutual funds and exchange-traded funds (ETFs) to see their corresponding grades and other pertinent information.

Can/will this publication come in magazine form?

AAII Retirement Investing is a digital-only publication, which allows us to rapidly get content out to subscribers.

People are living longer in retirement. Does the 60%/40% bonds to stocks allocation really apply through all of retirement? Hopefully that will be covered in the new retirement publication.

We plan to feature content regarding asset allocation that will delve into specifics, such as the 60%/40% allocation and when to customize it.

AAII offers several model portfolios. Will there be suggestions on which is best at various ages if you have been in retirement?

Yes. We plan to cover this in upcoming articles.

Will this be an additional cost for lifetime members?

Life members will have to subscribe to AAII Retirement Investing to get access. However, AAII Retirement Investing is included for Lifetime Platinum members. Click here for details.

How would you consider pensions, Social Security and other income sources in determining asset allocation profile?

One idea is to see if pensions, Social Security and other income sources can cover your expenses, then consider near-term and longer-term allocation needs. This topic will be covered in AAII Retirement Investing.

Will this service include considerations for the phase of living in retirement that follow the famous subphases of go-go years, slow-go years and no-go years?

Yes. We realize that the Living in Retirement life phase covers multiple subphases that retirees will encounter. We plan to have content to help you make suitable investing decisions in each subphase.

How will this new newsletter differ from other newsletters, such as Kiplinger's retirement newsletter, The Wall Street Journal online retirement section and similar retirement reports?

The AAII Retirement Investing service complements other AAII subscriptions and tools. While Kiplinger's and The Wall Street Journal online retirement section offer excellent content, they do not have the suite of complementary tools such as model portfolios, asset allocation models, PRISM Wealth-Building Process, A+ Investor tools, screeners and an online community. In addition, our service solves investor pain points by providing subscribers with trusted and targeted content in one place and provides retirement investing information in a more targeted and condensed manner. As a nonprofit, AAII has an established history of providing quality content, research and investing skills to a large base of individual investors. We are able to provide content and access to insights from experts that will focus on solving problems and going deeper. We are good at tackling those large and complicated issues and breaking them down to help individual investors. For 40+ years, we have been focused on helping the individual investor make better decisions.

Will you also be covering the financial risks and considerations related to health care, including long-term care?

This is on our list of topics. We plan to look to an expert to help us develop that content.

Will you be discussing how to best use existing AAII stock, ETF and fund screens for retirement investing? In other words, which are more aligned with retirement goals/challenges?

Yes, our content will include how to use the stock, ETF and fund screeners to identify assets with characteristics that might appeal to those in the three life phases.

What is the role of annuities in retirement?

Annuities are mainly used to secure a steady cash flow during retirement. There are many types and each has pros and cons. This is a good topic, and we would likely engage with an outside expert to provide content.

For those of us who are already taking RMDs, mustn't that be considered the minimum withdrawal rate (or possibly even all of it)?

It could be for some people. Look forward to upcoming content on strategies for managing required minimum distributions (RMDs).

Can we just subscribe to the retirement newsletter without maintaining a subscription to the basic AAII Journal*?*

Yes. This is a stand-alone service. You can subscribe to AAII Retirement Investing without being an AAII member.

In your three life phase categories, how would you categorize someone who is working part-time in retirement?

You would be categorized as Living in Retirement, although you are still working part-time and have that income stream. However, you may find articles in the Preparing for Retirement category that are applicable to your situation.