



## **Resource List: Women Planning for Retirement**

Prepared by Anna Rappaport, December 2023

**WISER Publications:** <https://wiserwomen.org/publications>

Practical publications for women at all income levels. There are also many fact sheets available. Here are a few examples of reports.

*Seven Life Defining Financial Decisions* – provides the basics of retirement planning and links major life decisions to retirement planning. Also available in Spanish

<https://wiserwomen.org/wp-content/uploads/2018/01/seven-decisions-english-2015.pdf>

*Going it Alone – A Guide for Widows*

<https://wiserwomen.org/wp-content/uploads/2023/04/wiserWidowGuide.pdf>

*Divorce and Retirement: Take Control of Retirement Benefits*

<https://wiserwomen.org/wp-content/uploads/2020/03/divorce-and-retirement-how-to-take-control-20.pdf>

*Financial Steps for Caregivers: What You Need to Know about Protecting Your Money and Retirement*

<https://wiserwomen.org/wp-content/uploads/2023/06/wiserCareGiver5.2023.pdf>

*Making Your Money Last a Lifetime: Why You Need to Know about Annuities*

<https://wiserwomen.org/wp-content/uploads/2018/01/making-your-money-last-lifetime-2008.pdf>

## **Society of Actuaries Research Institute (SOA) Publications Related to Retirement Planning, Women and Related Issues**

Here are a few examples.

*Women and Retirement Risks*: Summary report of SOA research on women and retirement. Includes list of individual studies summarized in report.

<https://www.soa.org/493476/globalassets/assets/files/resources/research-report/2018/women-post-retirement-risks.pdf>

*Managing Post–Retirement Risks–Strategies for a Secure Retirement (Risk Chart)*

The SOA is pleased to make available the fourth edition of the retirement risk chart. This chart provides information for consumers and other audiences on retirement risks and strategies for managing these risks. <https://www.soa.org/resources/research-reports/2020/post-retirement-strategies-secure-chart>

### *Managing Retirement Decisions*

A landmark effort examining the major decisions encountered in retirement, the result is a thought-provoking series of issue briefs that tackle a variety of retirement decisions with practical considerations and advice. Several of these briefs will be valuable for women.

<https://www.soa.org/resources/research-reports/2012/research-managing-retirement-decisions>

*Late in Life Decisions Guide*: Publication focused on higher age decisions and retirement. <https://www.soa.org/resources/research-reports/2022/2022-lil-decisions-guide>

*Family is Important to Retirement Security: Summary of research linking the family and retirement security*

<https://www.soa.org/491bb5/globalassets/assets/files/resources/research-report/2020/family-retirement-security.pdf>

*The Journey Through Retirement*: Research focusing on retirement management actions shortly after retirement and at several stages during retirement.

<https://www.soa.org/498452/globalassets/assets/files/resources/research-report/2021/research-journey-retirement-report.pdf>

### **Actuaries Longevity Illustrator**

<https://www.longevityillustrator.org>

### **Government Resources**

A number of government agencies include a wide variety of information for the public on financial matters. Here are a few examples:

**Social Security** – Social Security provides information about Social Security, claiming benefits, statements, etc. <https://www.ssa.gov>

Note: The Social Security website does not integrate information about couples in order to evaluate couple claiming issues. It also does not provide information about the relationship of social security and private

benefits. Accurate individual social security estimates require the use of actual earnings histories which are available on <https://www.ssa.gov>.

**Department of Labor** offers Consumer Information on Retirement Plans <https://www.dol.gov/general/topic/retirement/consumerinfension>

### **MyMoney.gov**

<https://www.mymoney.gov>

**State treasurers** also have information for individuals on financial matters

Note: There are many other resources. Consumers need to be careful because many of them come from organizations that are promoting a specific mission, and the resources may be biased to encourage the purchase of specific products.

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For more information and resources, visit Anna's website at:  
<https://www.AnnaRappaport.com>