

8 best practices for phased retirement



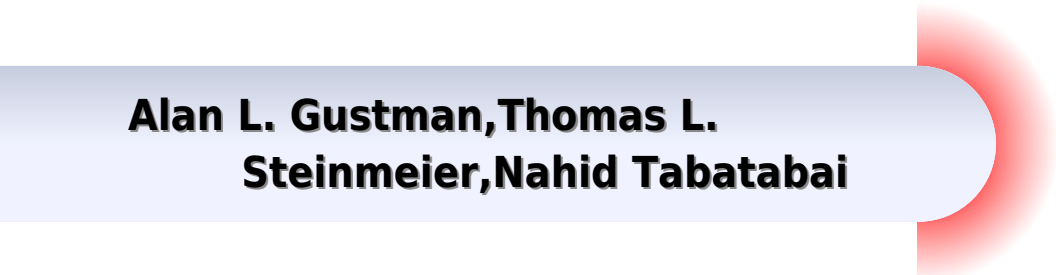
- 1 Use talent assessments to help with succession planning
- 2 Identify skills gaps with talent assessments
- 3 Determine your objectives
- 4 Consider procedural and legal issues
- 5 Offer flexible work to facilitate phased retirement
- 6 Educate leadership
- 7 Help employees make the shift by offering financial advice
- 8 Use employee pulse surveys to see how your people feel



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Sample Phased Retirement Policies

**Alan L. Gustman, Thomas L.
Steinmeier, Nahid Tabatabai**



Sample Phased Retirement Policies:

The Cornell Study of Employer Phased Retirement Policies Robert M. Hutchens, 2003 Private Pensions and Public Policies William G. Gale, John B. Shoven, Mark J. Warshawsky, 2004-04-21 The private pension system together with Social Security has provided millions of Americans with income security in retirement But over the past thirty years pension coverage has stagnated leaving behind some vulnerable groups Defined contribution plans have exposed workers to greater investment risk while cash balance and other hybrid plans may have adverse effects on older workers caught in the transition Pension regulations infamous for their complexity can be bewildering to policy analysts and policymakers Private Pensions and Public Policies sheds timely and much needed light on specific issues within the broader context and framework of pension reform Contributors focus on topics that must be addressed in any reform effort including the effects of the shift in emphasis toward defined contribution plans after the 1974 Employee Retirement Income and Security Act and hybrid plans from the 1990s regulatory issues such as nondiscrimination rules and contribution limits how to increase the information available to participants and improve financial education how participants in defined contribution plans make choices on questions such as asset allocation back loaded versus front loaded saving and annuities versus lump sum distributions and the interaction of the private pension system with Social Security Contributors include Robert L Clark North Carolina State University Sylvester J Schieber Watson Wyatt Worldwide Richard A Ippolito George Mason University School of Law Alan L Gustman Dartmouth College Thomas L Steinmeier Texas Tech University John Karl Scholz University of Wisconsin Dean M Maki JPMorgan Chase William Even Miami University of Ohio Jagadeesh Gokhale American Enterprise Institute Laurence J Kotlikoff Boston University Mark J Warshawsky TIAA CREF Institute Annika Sunden Boston College Andrew A Samwick Dartmouth College David A Wise Harvard University Joel Dickson T *Phased Retirement* Constance Swank, Gail S. Rosenberg, National Council for Alternative Work Patterns (U.S.), 1982 Case studies of enterprise level flexible retirement schemes in Belgium France Germany Federal Republic Sweden and UK describes plans involving reduced hours of work Job Sharing increased paid leave etc notes income effects of old age benefits and wage cuts covers costs employees attitudes and management attitudes ILO mentioned Bibliography questionnaire statistical tables **Extending Work Life** Robert Clark, Melinda Sandler Morrill, 2017-02-28 Aging men and women are increasingly remaining in the labor force Most often the reason for this is that they need to work additional years in order to be able to support an increasing number of years in retirement This leaves employers scrambling for ways to adapt to a growing number of retirement aged workers Clark and Morrill provide a thorough assessment of the costs and benefits of accommodating later retirement ages and they describe options employers may use to create some new form of employment contract with aging workers The most prominent issues employers with aging workers face are declining productivity rising labor and benefits costs and a suboptimal age distribution of their workforces According to the authors employers could respond to these issues by finding new ways to

accommodate older workers with for instance phased retirement and return to work policies But the success of such policies also depends on tax policies and whether government provided retirement benefits could be redesigned to play a role in a newly defined employment relationship Faculty Retirement in the Arts and Sciences Albert Rees, Sharon P. Smith, 2014-07-14

In 1986 the Age Discrimination in Employment Act ADEA was amended to abolish mandatory retirement for tenured faculty members in colleges and universities effective January 1 1994 Will this uncapping of the retirement age adversely affect the vitality of academic departments or the prospects of advancement for younger scholars In a definitive study of faculty retirement in the arts and sciences Albert Rees and Sharon Smith seek to answer this question Basing their conclusions on original data collected from thirty three colleges and universities they do much to resolve an issue that is a frequent subject of discussion in the academic world and in the press Rees and Smith reveal that the ending of mandatory retirement will have much smaller effects than those generally anticipated so small that there is no justification for efforts to have Congress continue exempting faculty members from the ADEA past 1994 the date that the exemption is now due to expire In addition to their data on retirement patterns the authors make use of surveys of senior faculty and retired faculty to explore attitudes toward retirement Originally published in 1991 The Princeton Legacy Library uses the latest print on demand technology to again make available previously out of print books from the distinguished backlist of Princeton University Press These editions preserve the original texts of these important books while presenting them in durable paperback and hardcover editions The goal of the Princeton Legacy Library is to vastly increase access to the rich scholarly heritage found in the thousands of books published by Princeton University Press since its founding in 1905 **Retirement**

and the Individual: Early retirement and related subjects United States. Congress. Senate. Special Committee on Aging. Subcommittee on Retirement and the Individual, 1967 **Pensions in the Health and Retirement Study** Alan L. Gustman, Thomas L. Steinmeier, Nahid Tabatabai, 2010-05

This book presents a careful analysis of pension data collected by the Health and Retirement Study a unique survey of people over the age of fifty conducted by the University of Michigan for the National Institute on Aging The authors studied pensions as they evolve over individuals work lives and into retirement how pension coverage and plans change over a lifetime how many pensions workers have by the time they retire and what these pensions are worth what pensions contribute to individual retirement incomes and how trends and policy changes affect retirement plans The book focuses on the major features of pensions including plan type and participation ages of eligibility for retirement values of different pension types how pension values are influenced by retirement age how plans are settled when a worker leaves a firm how well people understand their pensions the importance of pensions in retirement saving and as a share of household wealth and the vulnerability of the retirement age population to the current financial crisis This book provides readers with an invaluable look at the crucial but ever changing role of pensions in supporting retirees *Reinventing the Retirement Paradigm* Robert L. Clark, Olivia S. Mitchell, 2005-08-11 This book explores how

rising pension and healthcare costs along with workforce aging are affecting pension and retirement planning around the world. Many middle aged workers now realize that they will have to work longer than intended as they begin to recognize that their retirement resources will be inadequate to finance retirement consumption. Volatile capital markets, rising medical care costs, and low saving rates make retirement behavior and policy a moving target. Olivia Mitchell, executive director of The Pension Research Council at Wharton, and Robert L. Clark, Professor of Business Management and Economics at North Carolina State University, explore these themes with colleagues touching on a diverse set of issues ranging from employment trends to pension accounting and investment to retirement system overhaul. They illustrate how employers are actively reformulating the meaning of work and retirement, seeking to encourage more people to work longer than ever before in the face of projected labor shortages. At the same time, public and private trust in traditional pension offerings is rapidly eroding as companies alter, amend, and terminate their conventional plans in the face of poor investment performance and new methods of pension accounting. Experts from the UK, the US, Japan, Sweden, and Canada offer international perspectives on the evolving institutions of retirement practice. This book provides readers a range of insights and strategies not available in other volumes and it represents an invaluable addition to the PRC OUP series. It will be particularly valuable for managers working toward more efficient pension plans, to scholars and policymakers seeking to maximize pension design and effectiveness, and to actuaries and tax specialists concerned with pension regulation. The Pension Research Council at the Wharton School of the University of Pennsylvania was founded 50 years ago to encourage research and teaching on pensions and retirement security. Council projects address the long term issues that underlie contemporary concerns and seek to broaden public understanding of these complex arrangements through research into their social, economic, legal, actuarial, and financial foundations of privately and publicly provided benefits.

Governing Policies Manual for Medical Practices
Alys Novak, 1996-09. This indispensable policy development tool will help you streamline practice operations with detailed information and advice about board issues including strategic planning, officers and committees, physician issues including bioethics, compensation, disability, licensing, and physician recruitment, and business issues including bad debt, business ethics, employee discounts, harassment, political contributions, and unfunded patients. Includes sample policies and a disk of generic policies to customize for your practice.

Living Stronger, Earning Longer United States. Congress. Senate. Special Committee on Aging, 2005.

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