

# 美国居民退休管理决策简报

## 研究总述

美国居民在退休后将面临哪些重大决策？SOA 精算师协会发表了一系列具有里程碑意义的 12 个决策简报，旨在解决这个有时令人生畏的问题。每份简报都用通俗易懂的语言撰写，分别关注一个关键的退休决策领域，比如何时退休、提前退休应该了解什么、为退休后安排健康保险、以及决定何时申请社会保障等。这些简报旨在为消费者、家庭、顾问、退休专业人士和其他有退休相关问题的人们提供有益的见解。由于这是一个不断变化的领域，SOA 会定期更新最新的简报。部分见解，请参阅下方“亮点”中的一些摘录。

## 研究亮点

- 社保可以在 62 岁时领取。然而，在 70 岁之前，越晚（年龄越大）领取社保，每月福利会越多，70 岁时领取的每月福利比 62 岁时领取的每月福利高出 75%。—— 问题来了：应该什么时候退休？
- 退休人员，尤其是提前退休的人，会想知道：雇主是否提供退休人员的健康福利？已婚退休人员能否被添加到配偶的健康保险计划中？提前退休人员是否有资格继续获得雇主提供的健康保险？—— 过早退休问题
- 如果退休人员过快地消耗资源，他们可能在以后面临严重的财务问题。这对女性来说尤其是个问题，因为女性的平均寿命比男性长，妻子通常比丈夫长寿，而且少数女性能活到 100 岁以上。—— 女性掌舵

### Caveat and Disclaimer

The opinions expressed and conclusions reached by the authors are their own and do not represent any official position or opinion of the Society of Actuaries Research Institute, the Society of Actuaries or its members. The Society of Actuaries Research Institute makes no representation or warranty to the accuracy of the information.

- 了解退休收入来源和选择，以及这些选择之间的权衡取舍，将有助于设计出最佳的退休收入计划。主要的收入来源类别包括社保、潜在雇主养老金、年金、其他提供终身收入保证的保险产品，以及从个人储蓄和投资账户中提取资金的各种策略。—— 设计退休后的月度收入
- 公司养老金计划可能将“一次性付清”作为一种选择，以代替退休人员从公司养老金计划中获得的每月“养老金年金”。退休人员需要了解这种选择的利弊。—— 一次性养老金或每月养老金：选择哪一种？
- 预计未来几年医疗费用将继续上涨。因此，越来越有必要购买健康保险来帮助支付这些费用。—— 为退休之旅购买健康保险

## About The Society of Actuaries Research Institute

Serving as the research arm of the Society of Actuaries (SOA), the SOA Research Institute provides objective, data-driven research bringing together tried and true practices and future-focused approaches to address societal challenges and your business needs. The Institute provides trusted knowledge, extensive experience and new technologies to help effectively identify, predict and manage risks.

Representing the thousands of actuaries who help conduct critical research, the SOA Research Institute provides clarity and solutions on risks and societal challenges. The Institute connects actuaries, academics, employers, the insurance industry, regulators, research partners, foundations and research institutions, sponsors and non-governmental organizations, building an effective network which provides support, knowledge and expertise regarding the management of risk to benefit the industry and the public.

Managed by experienced actuaries and research experts from a broad range of industries, the SOA Research Institute creates, funds, develops and distributes research to elevate actuaries as leaders in measuring and managing risk. These efforts include studies, essay collections, webcasts, research papers, survey reports, and original research on topics impacting society.

Harnessing its peer-reviewed research, leading-edge technologies, new data tools and innovative practices, the Institute seeks to understand the underlying causes of risk and the possible outcomes. The Institute develops objective research spanning a variety of topics with its [strategic research programs](#): aging and retirement; actuarial innovation and technology; mortality and longevity; diversity, equity and inclusion; health care cost trends; and catastrophe and climate risk. The Institute has a large volume of [topical research available](#), including an expanding collection of international and market-specific research, experience studies, models and timely research.

Society of Actuaries Research Institute  
475 N. Martingale Road, Suite 600  
Schaumburg, Illinois 60173  
[www.SOA.org](http://www.SOA.org)