



# The Market for Retirement Financial Advice (Pension Research Council)

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The market for retirement financial advice has never been more important and yet more in flux. The long-term shift away from traditional defined benefit pensions toward defined contribution personal accounts requires all of us to be more sophisticated today than ever before. However, the landscape for financial advice is changing all over the world, with new rules and regulations transforming the financial advice profession.

This volume explores the market for retirement financial advice, to explain what financial advisors do and how to measure performance and impact. Who are these professionals and what standards must they abide by? How do they make money and what are their incentives? How can one protect clients from bad advice, and what is good advice? Does advice alone effect changes in personal habits? Answering these questions, along with new technology that will decrease the delivery costs of advice, will play a transformative role in helping more households receive the quality financial advice that they need. Accordingly, this volume illuminates the market and regulatory challenges so as to enhance consumer, plan sponsor, and regulator decisions.

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