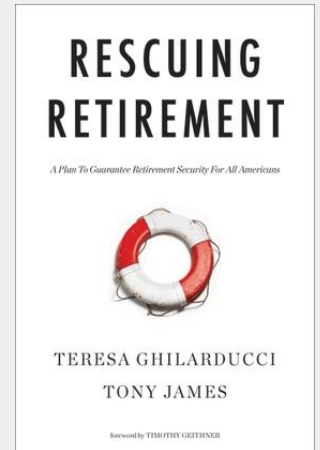


Ghilarducci / James

Rescuing Retirement

A Plan to Guarantee Retirement Security for All Americans

Everyone deserves to be able to retire with dignity, but this core feature of the social contract is in jeopardy. Companies have swerved away from pensions, and most of the workforce has woefully inadequate retirement savings. If we don't act to fix this broken system, rates of impoverishment for senior citizens threaten to skyrocket, and tens of millions of Americans reaching retirement age in the coming decades will be forced to delay retirement and will experience a dramatic drop in their standard of living. In *Rescuing Retirement*, Teresa Ghilarducci and Tony James offer a comprehensive yet simple plan to help workers save for retirement, increase retirement savings by earning higher returns, and guarantee lifelong income for everyone. Built on people's own money in individual Guaranteed Retirement Accounts, the plan requires no new taxes, no more bureaucracy, and no increase in the deficit. Speaking to Americans' growing anxiety about their ability to retire, *Rescuing Retirement* provides answers to anyone wanting to understand the growing movement to protect a period of life once considered a deserved time of rest and creativity and offers a practical guide to the future of secure retirement.



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