Steve Vernon, FSA

Steve Vernon, F.S.A., is a Consulting Research Scholar at the Stanford Center on Longevity, in the Financial Security Division. He uses his actuarial expertise and experience to address the series of critical decisions and issues facing older workers and retirees throughout the rest of their lives, including finances, health, and lifestyle. He has published seven books on retirement planning, has written more than 1,000 posts on retirement and longevity topics for CBS MoneyWatch and Forbes.com, and speaks frequently at conferences and employee groups on retirement and longevity topics.

Before joining the Stanford Center on Longevity, he worked for over 35 years as a consulting actuary, helping Fortune 1000 companies design, manage and communicate their retirement programs. He worked as a Consultant for Mercer, the human resources consulting firm, and retired as a Vice President from Watson Wyatt after a 25-year career.

He is a Fellow in the Society of Actuaries, and graduated Summa Cum Laude from the University of California, Irvine, with a double major in mathematics and social science.

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Books

- *Don't Go Broke in Retirement: A Simple Plan to Build Lifetime Retirement Income,* 2020

- *Retirement Game-Changers: Strategies for a Healthy, Financially Secure, and Fulfilling Long Life,* 2018
- *Money for Life: Turn Your IRA and 401(k) Into a Lifetime Retirement Paycheck,* 2012
- *Recession-Proof Your Retirement Years: Simple Retirement Planning Strategies That Work Through Thick or Thin,* 2009
- *The Quest: For Long Life, Health and Prosperity* (a DVD/workbook package), 2008
- *Live Long & Prosper! Invest in Your Happiness, Health and Wealth for Retirement and Beyond,* 2005
- *Don't Work Forever! Simple Steps Baby Boomers Must Take to Ever Retire,* 1995

Publications

- *Critical Decisions: Helping DC Plan Participants Plan for Retirement Income,* Benefits Magazine, 2021
- *Critical Decisions: Planning for Retirement Income,* Benefits Magazine, 2021
- *Research That Matters Today: How Defined Contribution Plan Sponsors Can Help Older Workers Generate Retirement Income,* Stanford Center on Longevity, 2020
- *Thinking Ahead: Informing the Design of a Roadmap for Keeping Your Money Safe as You Age,* Society of Actuaries, 2020
- *Funding Longevity: Evaluating Proposals to Improve Retirement Security,* Stanford Center on Longevity, 2020
- *The Viability of the Spend Safely in Retirement Strategy,* Stanford Center on Longevity, 2019
- *Redesigning Retirement and Human Resource Programs to Support Longer Lives,* Benefits Quarterly, 3Q 2019
- *Beyond Defaults: Using Behavioral Economics and Psychological Science to Improve Retirement and Health Outcomes*, Benefits Magazine, 2019
- *The Retirement Income Menu: An Idea Whose Times Has Come,* Testimony to ERISA Advisory Council, 2018
- *Working Longer and Retirement: Applying Research to Help Manage an Aging Workforce*, Stanford Center on Longevity, 2018
- *How to 'Pensionize' Any IRA or 401(k) Plan*, Stanford Center on Longevity, 2017

- *Optimizing Retirement Income by Integrating Retirement Plans, IRAs, and Home Equity: A Framework for Evaluating Retirement Income Decisions,* Stanford Center on Longevity, 2017

- *The MORE Design: Integrating Psychological Science and Behavioral Economics to Engineer Better Outcomes with Human Resource, Benefits, and Retirement Program,* Stanford Center on Longevity, 2017

- *A Stitch in Time: A Look Inside the Sightlines Project,* The Actuary, 2017

- *Retirement Income Programs: The Next Step in the Transition from DB to DC Retirement Plans,* Journal of Retirement, 2016

- *A Portfolio Approach to Retirement Income Security,* Journal of Retirement, 2016

- *The Decision to Retire: Research-Based Recommendations for Individuals and Employers,* Stanford Center on Longevity, 2016

- *Optimizing Retirement Income Solutions in DC Retirement Plans: A Framework for Building Retirement Income Portfolios,* Stanford Center on Longevity, 2016

- *Foundations in Research for Regulatory Guidelines for the Design & Operation of Retirement Income Solutions in DC Plans,* Stanford Center on Longevity, 2014

- *The Role of Annuities in Retirement,* Journal of Retirement, 2014

- *Retirement Income in DC Plans: The Next Evolution in Plan Design,* Benefits Magazine, 2013

- *The Next Evolution in Defined Contribution Retirement Plans: A Guide for DC Plan Sponsors to Implementing Retirement Income Programs,* Stanford Center on Longevity, 2013