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employees are being given more and more decisions to make with regards to their pension and healthcare plans yet increasing research in the social sciences shows that the decisions real people make are not those of the thoughtful and well informed economic agent often portrayed in economic research but are often based on flawed information and made without a full understanding of their financial implications the contributors to pension design and structure explore the assumptions behind commonly held theories of retirement decision making and the consequences of the growing volume of research in behavioural finance and economics for the field of pension research contributors are drawn from a variety of disciplines and include leading pensions experts

for almost five decades fundamentals of private pensions has been the most authoritative text and reference book on private pensions in the world the revised and updated eighth edition adds to past knowledge while providing exciting new perspectives on the provision of retirement income this new edition is organized into six main sections dealing with a variety of separable pension issues section 1 provides an introductory discussion on the historical evolution of the pension movement and how pensions fit into the patchwork of the whole retirement income security system in the united states it includes a discussion about the economics of the tax incentives that have played a role in stimulating pension offerings and in the structure of the benefits provided section 2 lays out the regulatory environment in which private pension plans operate section 3 investigates the various forms of retirement plans that are available to workers to determine how they are structured in practical terms section 4 focuses on the economics of pensions several of the chapters in this section update and refine material from the prior new chapters in this volume describe the conversion of some traditional pensions to new hybrid forms including cash balance and pension equity plans and the growing phenomenon of phased retirement and the issues raised for employer sponsored pensions section 5 explores the funding and accounting environments in which private employer sponsored retirement plans operate the concluding section investigates the handling of assets in employer sponsored plans and their valuation as well as the insurance provision behind the benefit promises implied by the plans this latest edition of fundamentals of private pensions will prove invaluable reading for both academics and professionals working in the area of pensions and pension management

how many years will you have to work so that you build a decent pension how much do you need to live comfortably in your retirement there s a crisis in pensions which affects the majority of people in the uk the crisis is all about the gap between the money that you need to live in retirement and the money that you ll actually get and it s a crisis that is changing the way that we all think about our retirement when we can stop working and how we ll manage to get by on state occupational and personal pensions this book cuts through the complexity surrounding pensions and explains how the crisis affects you irrespective of your age it describes the practical steps that you can take to ensure that you re better off in retirement whenever that may be beat the pensions crisis is about handing back control of your pension to the only person who can really do anything to improve it that s you visit the website at thepensionscrisis.com what is the pensions crisis and how does it affect you put simply it s the gap between the amount of money that you need in retirement compared with the amount of money that you re likely to receive from your pensions at first glance this gap can look large and it s tempting to think that the situation is hopeless but it s not beat the pensions crisis shows you that you have a lot more control over your pension than you may have thought and by taking the right action at the right time you can do a lot to increase your income in retirement providing for a secure retirement is simple and step by step you ll learn how to shatter the myths and delusions about pensions work out how much of a pension pot you ll need when you retire understand the difference between different types of pension turbocharge your pension so that you ll receive more use the tax reliefs available to enhance your pensions and savings shop around for the best pension annuity at retirement understand what you need to do to improve your wealth decade by decade from your 20s through your 30s 40s and 50s to your retirement

in response to demographic change many countries in the european union have reformed their pension systems during the last two decades personal pensions have been introduced in belgium denmark france germany ireland italy poland sweden and the uk this book is a critical examination of the objectives of personal pensions in these countries and the use of tax incentives to encourage individuals to save for their retirement it also includes discussion on personal pensions in the united states the volume focuses on issues such as risk administrative expense and the role of tax allowances in encouraging personal pension provision based on the evidence from these countries it is concluded that expectations relating to the take up of personal pensions have not been met and that eu countries should not rely on personal pensions to improve income adequacy at the lower end of the income distribution academics and researchers teaching and studying employee benefits and pension costs particularly in countries that have recently reformed their pension systems will warmly welcome this book government bodies involved in pension reform and european commission institutions concerned with the evolution and problems with pension policy within the eu will also find this book an informative and invaluable read

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