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Industry A S  
traightforwa  
rd Guide*

*Planning for  
retirement is*

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*becoming  
increasingly  
necessary.*

*State pension  
schemes, for  
which people  
contributed  
throughout  
their working  
lives through  
National  
Insurance  
contributions*

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Guide

*were, sadly,  
never intended  
to indulge  
people in their  
desire for the  
good life.*

*Rather, they  
were a safety  
net. With a  
Government  
committed to  
reducing the  
individual's*

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Guide

*reliance on the  
state and the  
cost of living  
increasing,  
pension  
planning is now  
essential.*

*The 2019  
edition of  
Pensions at a  
Glance  
highlights the  
pension reforms*

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*undertaken by*

*OECD countries*

*over the last*

*two years.*

*Moreover, two*

*special*

*chapters focus*

*on non-standard*

*work and*

*pensions in*

*OECD countries,*

*take stock of*

*different*

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*approaches to  
organising  
pensions for  
non-standard  
workers in the  
OECD, discuss  
why non-  
standard work  
raises pension  
issues and  
suggest how  
pension  
settings could*

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*be improved.*

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Guide

*choices*

*relating to*

*personal*

*pension plans*

*of people who*

*were still some*

*way from*

*retirement were*

*investigated in*

*this survey. A*

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*sample was  
selected of  
those aged  
16-44*

*registered in  
each of three  
different  
pension  
arrangements:  
the State  
Earnings  
Related Pension  
Scheme (SERPS),*



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employer  
Pensions Industry  
schemes, and  
A Straightforward  
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Pension Plans

(PPPs). The findings set out the perceived advantages and disadvantages of each scheme type.

A Survey on  
Page 9/91

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Pensions in  
Comparison with  
Other Pension  
Options  
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Standards in  
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OECD and G20

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**Supervising Private  
Pensions:  
Institutions and  
Methods offers  
detailed and  
comparable  
information on the  
supervisory  
agencies,  
institutional design  
and methods in over  
40 countries in the  
OECD area, Latin  
America, Eastern**

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**Europe and South-east Asia.**

**This book provides a description of private pension systems in selected OECD countries as well as information on administrative costs and related policy issues.**

**The dramatic decline in the stock market has**

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**diminished pension savings and reportedly led to low levels in older Americans; confidence in their ability to retire. Even before the current economic recession, research indicated that pension benefits are likely to be inadequate for many**

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**Americans. This report addresses the following questions: (1) What are key risks faced by U.S. workers in accumulating and preserving pension benefits? (2) What approaches are used in other countries that could address these risks and what trade-offs**

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**do they present? (3)**

Pensions Industry  
**What approaches  
do key proposals**

As a straightforward  
Guide  
**for alternative plan  
designs in the U.S.**

**suggest to mitigate  
risks faced by**

**workers and what  
trade-offs do they**

**entail? Charts and  
tables.**

**Pensions at a**

**Glance 2019 OECD  
and G20 Indicators**



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Policy Analysis and  
Examples from

OECD Countries

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plan features

provided by

employers that

sponsor only

defined contribution

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Subcommittee on

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Costs and Reforms

Congressional

Testimony

the content of the

book: Pension basics

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Pension information:  
guide to the basic facts

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and request pension

forecasts Pension

release or pension

unlocking

Coronavirus and your

pension Saving for

retirement Why save

into a pension?

Lifetime allowance for

pension savings

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Transferring defined  
contribution pensions

Transferring out of a  
defined benefit

pension scheme

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options - an overview

How to deal with a

gap in your pension

savings Check the

progress of your

pension and

retirement savings

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Making the most of  
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contributions Types of  
pension Defined  
contribution pension

schemes Defined  
benefit pension

schemes explained

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What is a group

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personal pension? Self-

invested personal

pensions (SIPPs) Help

in later life Retiring

abroad Pensioner

bonds: a guide to the

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Planning and funding

your long-term care

What is equity

release? Equity release

help Home reversion

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Lifetime mortgage i

hope you enjoy it

Pension fund

members across

OECD countries have

seen the loss or

reduction of pension

benefits in recent

years. This has been

associated with

declining assets and

increasing liabilities,

with accounting and

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regulation changes  
Pensions Industry  
crystallising these ...

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This examination of  
the 120-year-old  
American system of  
privatized social  
insurance reveals that  
the system fails to  
provide adequate  
retirement income  
security, its most  
prominent goal, and,  
in fact, its greatest



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influence is in  
supplying funds to  
U.S. capital markets.

Plan Provisions Differ  
Between Large and  
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Briefing Report to  
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Alternative

Approaches Could  
Address Retirement  
Risks Faced by  
Workers But Pose  
Trade-Offs  
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Advice, Types of  
Pension and  
Retirement Income,

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and Information on  
Automatic Enrolment  
Regulating Private  
Pension Schemes

**The private  
pension system,  
together with  
Social Security,  
has provided  
millions of  
Americans with  
income security  
in retirement.**

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**But over the past thirty years, pension coverage has stagnated, leaving behind some vulnerable groups. Defined contribution plans have exposed workers to greater investment risk, while cash balance and**

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**other hybrid plans may have adverse effects on older workers caught in the transition.**

**Pension regulations, infamous for their complexity, can be bewildering to policy analysts and**

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**policymakers.**

**Private Pensions  
and Public**

**Policies sheds  
timely and much-**

**needed light on  
specific issues**

**within the**

**broader context**

**and framework of  
pension reform.**

**Contributors**

**focus on topics**

**that must be**

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**addressed in any reform effort, including the effects of the shift in emphasis toward defined contribution plans (after the 1974 Employee Retirement Income and Security Act) and hybrid plans (from the 1990s);**

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**regulatory issues  
such as nondiscrimi-  
nation rules  
and contribution  
limits; how to  
increase the  
information  
available to  
participants and  
improve financial  
education; how  
participants in  
defined  
contribution**



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plans make  
Pensions Industry  
choices on  
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questions such  
as asset  
allocation, back-  
loaded versus  
front-loaded  
saving, and  
annuities versus  
lump sum  
distributions;  
and the  
interaction of the  
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**system with  
Social Security.**

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A Strategic Forward

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**The nation's private defined benefit (DB) pension system, a key contributor to the financial security of millions of Americans, is in long-term decline. Since 1980, the number of participants in**



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Outlook

**insured single  
employer DB  
plans has  
dropped from  
27% in 1980, to  
15% in 2002.**

**Hybrid DB plans  
like cash balance  
(CB) plans may  
be a means to  
revitalize this  
declining system.  
This report:  
reviews current**

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**research about  
the implications  
of CB  
conversions for  
employee  
benefits;  
describes the  
prevalence &  
type of transition  
provisions used  
to protect  
workers' benefits  
in past CB  
conversions; &**

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**estimates the effects of CB conversions on the benefits of individual participants under a hypothetical conversion to a typical CB plan from a typical traditional DB plan.**

**This book, part**

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**of the Studies in  
Social Economics  
series, examines  
old age pensions  
in the United  
States. Alicia H.  
Munnell explores  
the factors that  
have influenced  
the growth of  
private pension  
plans.**

**Private Pensions  
Labor's Capital**

*Page 44/91*

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The Economics

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**Regulating**  
**Private Pension**  
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**and Challenges**

*This report  
provides a critical  
review of reform  
initiatives  
undertaken by the  
Russian*

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*government to*

*overhaul*

*retirement*

*provision in Russia*

*and documents*

*recent evolution*

*occurring in the*

*Russian private*

*pension market.*

*Fundamentals of*

*Private*

*Pensions*

*Oxford*

*University Press,*

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USA

*A concise guide to  
the changing world  
of pensions and the  
pensions industry  
as a whole. People  
who are now  
confused by the  
many and varied  
pensions on offer  
will be enlightened  
by this  
comprehensive*



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guide. The book

also sheds light on

the current climate

where uncertainty

concerning

pensions and

annuities is

prevalent.

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*Trends and*

*Challenges*

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"topheavy" rules for  
ownerdominated  
plans: report to the  
chairman, Special  
Committee on  
Aging, U.S. Senate  
Concentration,  
Pricing and  
Performance  
Mandating Private  
Pensions*

For almost five

*Page 50/91*

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decades,  
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Pensions has  
been the most  
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reference book  
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pensions in the  
world. The  
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updated Eighth

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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

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variety of  
separable  
pension issues.

Section I  
provides an  
introductory  
discussion on  
the historical  
evolution of  
the pension  
movement and  
how pensions  
fit into the

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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

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in the  
structure of  
the benefits  
provided.

Section 2 lays  
out the  
regulatory  
environment in  
which private

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pension plans  
operate.

Section 3

investigates  
the various  
forms of  
retirement  
plans that are  
available to  
workers to  
determine how  
they are  
structured in



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practical  
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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

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describe the conversion of some traditional pensions to new hybrid forms, including cash balance and pension equity plans, and the growing phenomenon of phased

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retirement and  
Pensions Industry  
the issues  
A Straightforward  
raised for empl  
Guide  
oyer-sponsored  
pensions.

Section 5  
explores the  
funding and  
accounting  
environments in  
which private e  
mployer-  
sponsored

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retirement  
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plans operate.  
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The concluding  
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section  
investigates  
the handling of  
assets in emplo  
yer-sponsored  
plans and their  
valuation as  
well as the  
insurance  
provision

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implied by the

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invaluable  
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both academics

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pension  
management.

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Pensions and  
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Industry is a

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concise guide  
to the changing  
world of  
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the pensions  
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many and varied  
pensions on  
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bewildered by

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the sheer  
number of  
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comprehensive  
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will also shed  
light on the  
current climate  
where  
uncertainty  
concerning



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will be  
highlighted.  
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argues that the  
implementation  
of compulsory,  
highly

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privately  
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administered,  
Guide  
defined  
contribution  
pensions  
facilitates  
rent-seeking  
behaviour on  
the part of the  
pension fund  
administrators  
and undermines

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the retirees'  
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income and well-  
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being. While  
Guide  
the book  
focuses  
primarily on  
Chile, its  
analysis and  
conclusions are  
applicable to  
several Latin  
American and  
Eastern

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European countries where  
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privately administered  
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pension systems  
have been  
implemented.  
Chapters  
evaluate the  
scholarly  
literature and  
empirical  
evidence around

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three aspects  
of the pension  
fund industry:

structure,  
pricing and  
performance.

The authors  
conclude that  
state

regulation has  
facilitated the  
accumulation of  
capital in the

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hands of the  
pension fund  
administrators.

They also  
demonstrate  
that these  
systems owe  
more to the  
values and  
principles of  
conservative  
philosophy than  
to

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neoliberalism  
Pensions Industry  
in providing  
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solutions to  
the rent-  
seeking  
approach to  
retirement.

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the Pensions

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**A**



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concise guide  
to the changing  
world of  
pensions and  
the pensions  
industry as a  
whole. People  
who are now**

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**confused by the  
many and  
varied pensions  
on offer and  
also bewildered  
by the sheer  
number of  
providers will  
be enlightened  
by this  
comprehensive  
guide. The book  
will also shed**

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**light on the  
current climate  
where  
uncertainty  
concerning  
pensions and  
annuities is  
prevalent. In  
particular  
changes to  
retirement ages  
will be  
highlighted.**

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**This book provides an overview of recent developments in the private pension systems of four OECD countries (Hungary, Mexico, the United Kingdom and the United**

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**States) as well  
as an analysis  
of institutional  
investors in  
Latin America.  
Conflicts of  
interest  
typically exist  
when someone  
in a position of  
trust, such as a  
pension  
consultant, has**

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**competing professional or personal issues.**

**Such competing interests can make it difficult for pension plan fiduciaries and others to fulfill their duties**

**impartially. The proliferation of**

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**consulting work  
and the  
complexity of  
business  
arrangements  
among  
investment  
advisors, plan  
consultants,  
and others  
have increased  
the likelihood  
of conflicts of**

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**interests for both defined benefit (DB) plans, and defined contribution (DC) plans. This is a report on: (1) the effects undisclosed conflicts of interest may have on the**



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**financial performance of  
DB plans; and  
(2) the  
vulnerabilities  
that conflicts of  
interest may  
pose for DC  
plan  
participants.  
Illus.**

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RETIREMENT**

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authoritative text  
and reference book  
on retirement plans  
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and reflects recent

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developments in  
Pensions Industry  
retirement plans,

A Straightforward  
including the

passage of the US

Pension Protection

Act of 2006 (PPA).

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proceedings analyses

the key policy

implications arising

from the growth of

private pensions.

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