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Pension Finance: Putting the Risks and Costs of Defined Benefit Plans Back under Your Control walks the reader through the conventional actuarial and accounting approaches to financing pension benefits and investing plan assets, showing that the problems described happen as a natural consequence of the dated methods still in use. It shows in detail how modern methods based on market value will easily minimize these risks: Pension plans can in fact be comfortable for employers to sponsor and ...

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Pension Finance: Putting the Risks and Costs of Defined Benefit Plans Back Under Your Control (Wiley Finance Book 708) eBook: Waring, M. Barton, Robert C. Merton: Amazon.co.uk: Kindle Store

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The true funding risks in pension plans are formidable. Waring provides a vast number of pension finance propositions, but his book has a few key takeaways: The portfolio's expected return is not the correct discount rate. Risk-free and expected rates of return are not the same thing. High expected returns and high discount rates have high risk.

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Pension Finance [|](#) Putting the Risks and Costs of Defined Benefit Plans Back under Your Control. New Jersey: John Wiley & Sons, Inc., 2012. Print. This article provides a detailed, technical overview of one of my favorite books on how to effectively manage defined benefit pension plans. M.

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When a financial or retirement plan fails, it's usually because key risks were misunderstood or mis-estimated, and people are focused on risks that are less likely to derail their plans.

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If you have a defined contribution pension [|](#) whether private or through work [|](#) your savings have probably also been hit quite hard as a consequence of coronavirus. This is because pension schemes invest in the stock market, too, so big rises and falls will have an impact on how much is in your pot.

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In this context it is a calculated risk to invest your pension because only by investing in more adventurous funds will it have the opportunity to gain better returns and grow. Naturally, the financial advice industry has to exercise caution in how this is spoken about so people don't take unnecessary risks, but when we talk about risk, we're talking about risk and reward.