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investment counselors in the rapidly expanding field of pension funding American workers too need answers and insights on how to invest their money and plan for their retirement fifteen of America's leading financial analysts address such pressing questions as What is the current financial status of the elderly and how vulnerable are they to inflation What is the impact of inflation on the private pension system and what are the effects of alternative indexing schemes What roles can the social security system play in the provision of retirement income What is the effect of the tax code and the Employee Retirement Income Security Act of 1974 ERISA on corporate pension policy How well funded are corporate pension plans and is a firm's unfunded pension liability fully reflected in the market value of its common stock Many of the conclusions these experts reach contradict and challenge popular views thus providing fertile ground for innovation in pension planning

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The Role of Annuity Markets in Financing Retirement Jeffrey R. Brown, Olivia S. Mitchell, James M. Poterba, Mark J. Warshawsky, 2001-11-09 Annuity insurance products help protect retirees against outliving their incomes Dramatic advances in life expectancy mean that today's retirees must plan on living into their eighties their nineties and even beyond Longer life expectancies are the symbol of a prosperous society but this progress also means that some retirees will need to plan conservatively and cut back substantially on their living standards or risk living so long that they exhaust their resources This book examines the role that life annuities can play in helping people protect themselves against such outcomes A life annuity is an insurance product that pays out a periodic amount for as long as the annuitant is alive in exchange for a premium The book begins with a history of life annuity

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Financial Sector Policy for Developing Countries Gerard Caprio, Patrick Honohan, Dimitri Vittas, 2002 This book collects ten complementary essays on different aspects of financial sector policy for developing and transitional economies The essays by leading theoreticians and practitioners draw on the history and experience of financial sector policy reforms to derive lessons for the future The collection is carefully chosen to cover the major contemporary issues including both crisis avoidance and institution building The increasing importance of non bank finance and of international linkages including dollarization for small economies are given special attention

Worry-free Investing Zvi Bodie, Michael J. Clowes, 2003 The authors teach readers about the new rules of investing which include investing with inflation protected bonds reaching retirement goals and investing safely for college

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