



Reorienting Retirement Risk Management (Pension Research Council Series)

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Reorienting Retirement Risk Management (Pension Research Council Series) Pension Research Council Retirement risk management must be dramatically overhauled if workers and retirees are to better prepare themselves to meet future retirement challenges. Recent economic events including the global financial crisis have upended expectations about what pension and endowment fund managers can do. Employers and employees have found it difficult to make pension contributions, despite drops in retirement plan funding. In many countries, government social security systems are also facing insolvency. These factors, coupled with an aging population and rising longevity, are giving rise to serious questions about the future of retirement in America and around the world.

This volume explores how workers and firms can reassess the risks associated with retirement saving and dissaving, to identify creative adjustments and adapt to these new realities. Other areas explored include the key role for financial literacy and education programs, the necessity of those acting as plan sponsors and fiduciaries to reconsider pension design, and the arrival of novel financial products that can help with the design of retirement plans. Experts provide new research and offer policy recommendations, illustrating how retirement plans can be amended to better meet the retirement needs of workers and firms.

This volume is an important addition to the Pensions Research Council / Oxford University Press series and to the current debate on retirement security.

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