



Positioning Pensions for the Twenty-First Century (Pension Research Council Publications)

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As the United States comes to terms with the pending insolvency of social security, workers are increasingly pinning their hopes for retirement adequacy on employer-sponsored plans. *Positioning Pensions for the Twenty-First Century* analyzes the role of pensions in retirement security, examining how these programs will evolve to meet the challenges to our nation's retirement system.

The book brings together a team of leading economists, corporate and labor specialists, actuaries, and policy experts to examine the future of retirement options within the context of emerging labor and business trends and innovative developments in the pension community. They show how a successful public and private pension system can be sustained and strengthened and demonstrate how employer pensions can be configured against a delicately financed social insurance system.

The book's contributions examine where pensions have succeeded and failed over the last several decades and point to positive new developments in the pension arena. Its coverage includes innovative pension options such as hybrid and cash-balance plans; pension funding regulations; changes in GATT laws altering pension insurance premiums; and emerging developments concerning administrative costs and pension obligation bonds. It also features new research on defined contribution plan investment options and includes three case studies of participant-directed pension investments, telling how thousands of workers are allocating their pension savings in 401(k) and related plans.

Positioning Pensions for the Twenty-First Century is essential reading for all managers, employees, and policymakers concerned with designing pension systems that can withstand the challenges of the next decade.

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