

Fundamentals of Private Pensions, Eighth Edition
Dan M. McGill, Kyle N. Brown, John J. Haley, and Sylvester J. Schieber

Table of Contents

Preface

Section I. Introduction

1. Underlying Forces
2. Public Pension Programs
3. Economics of Tax Preferences for U.S. Retirement Plans

Section II. The Regulatory Environment

4. Historical Review of Pension Regulation
5. Basic Regulatory Environment and Plan Qualification Requirements
6. Coverage, Nondiscrimination, and Integration with Social Security
7. Tax Consequences – Distributions and Contributions
8. Form of Doing Business and Transactional Considerations
9. Fiduciary Responsibility and Participation Rights

Section III. The Structure of Private Retirement Plans

10. Defined Benefit Design: Retirement and Ancillary Benefits
11. Defined Contribution Plan Design Features
12. Hybrid Defined Benefit Plan Designs
13. Individual Tax-Favored Savings Plans

Section IV. Design and Delivery of Retirement Benefit Plans

14. Overall Objectives in Designing a Retirement Program
15. Financing of Employer-Sponsored Retirement Plans
16. Total Retirement Income: Setting Goals and Meeting Them
17. Dealing with Risks of Outliving Retirement Resources
18. Human Resource Incentives In Employer-Sponsored Retirement Plans
19. Motivations and Ramifications for the Shift to Hybrid Pensions
20. Changing the End of Work - Phased Retirement

Section V. Pension Funding and Accounting

21. Actuarial Cost Factors
22. Benefit Allocation Actuarial Cost Methods
23. Cost Allocation Actuarial Cost Methods
24. Pension Cost Illustrations And Forecasts
25. Approaches to Meeting the Financial Obligations of a Defined Benefit Plan
26. Pension Accounting

Section VI. Assets and Insurance

27. Management of Pension Plan Assets: Policy
28. Management of Pension Plan Assets: Operations
29. Plan Termination and Plan Benefits Insurance