

Key Components of Retirement Plan Benchmarking



Plan Design

- Eligibility Requirements
- Vesting Schedules
- Contribution Structures
- Distribution Options



Investment Options

- Asset Allocation
- Investment Performance
- Risk Tolerance
- Fund Management Fees



Participant Outcomes

- Participation Rates
- Savings Rates
- Retirement Readiness
- Financial Literacy

Retirement Plan Design

Donald B. Keim, Olivia S. Mitchell



Retirement Plan Design:

Retirement Plan Design Dearborn Financial Publishing, 2001-12-20 *A Manager's Guide to Strategic Retirement Plan Management* Daniel Cassidy, 2006-05-19 Daniel Cassidy has written a detailed comprehensive guide for managers to understand and succeed at the ongoing process of managing a company retirement plan. If motivating your employees is important to you as a manager, this book is an essential key to your success. Josh Gordon, author of *Presentations That Change Minds* and *Selling 2.0*. Written by renowned retirement benefits planning specialist Daniel Cassidy, *A Manager's Guide to Strategic Retirement Plan Management* focuses on current best practices regarding company-sponsored retirement plans within the United States. Filled with in-depth insights and expert advice, this valuable guide will aid managers in applying strategic thinking to their retirement plan management activities, whether it be a 401(k) plan investing in company stock or a traditional defined benefit plan. It will also help you to view retirement plans in a holistic manner, ever more necessary given the unpredictable economy and recent troubles with companies such as Enron and WorldCom. Covering everything from administrative issues to financial and legal responsibilities, *A Manager's Guide to Strategic Retirement Plan Management* will allow you to make the best decisions possible while managing this ongoing process and help you find solutions that best fit your organization's specific needs.

401(k) Architecture: Design a Retirement Plan That Serves Your Purpose and Your People Troy Redstone, 2021-10-18 When employees feel appreciated, they go the extra mile, creating amazing outcomes for your business and your bottom line. The right retirement plan is a critical aspect of that human equation, but retirement plans are not all the same. 401(k) Architecture shows you step by step how to build a retirement plan that attracts great talent, takes care of them, and helps them earn the retirement they deserve. When companies give a little extra, employees give a little extra. Instead of focusing solely on the financial aspects of your plan, 401(k) Architecture teaches you how to think about your company's retirement plan holistically, including the elements of human behavior. Learn how to design a plan that will do more for your people and for your company.

Pension Design and Structure Olivia S. Mitchell, Stephen P. Utkus, 2004-07-15 Employees are being given more and more decisions to make with regards to their pension and healthcare plans. Yet, increasing research in the social sciences shows that the decisions real people make are not those of the thoughtful and well-informed economic agent often portrayed in economic research but are often based on flawed information and made without a full understanding of their financial implications. The contributors to *Pension Design and Structure* explore the assumptions behind commonly held theories of retirement decision making and the consequences of the growing volume of research in behavioural finance and economics for the field of pension research. Contributors are drawn from a variety of disciplines and include leading pensions experts.

Simplifying Choices in Defined Contribution Retirement Plan Design Donald B. Keim, Olivia S. Mitchell, 2015 In view of the growth and popularity of defined contribution pensions along with the government's growing attention to retirement plan costs and investment choices, provided it is important to

understand how people select their retirement plan investments This paper shows how employees in a large firm altered their fund allocations when the employer streamlined its pension fund menu and deleted nearly half of the offered funds Using administrative data we examine the changes in plan participant investment choices that resulted from the streamlining and how these changes might affect participants eventual retirement wellbeing We show that streamlined participants new allocations exhibited significantly lower within fund turnover rates and expense ratios and we estimate this could lead to aggregate savings for these participants over a 20 year period of 20 2M or in excess of 9 400 per participant Moreover after the reform streamlined participants portfolios held significantly less equity and exhibited significantly lower risks by way of reduced exposures to most systematic risk factors compared to their non streamlined counterparts **Supplemental Civil Service Retirement Plan** United States. Congress. House. Committee on Post Office and Civil Service,1985

Comprehensive Practices in Risk and Retirement Planning Jill Booker,2007 *Simplifying Choices in Defined Contribution Retirement Plan Design* Donald Bruce Keim,Olivia S. Mitchell,2016 In view of the growth and popularity of defined contribution pensions along with the government s growing attention to retirement plan costs and investment choices provided it is important to understand how people select their retirement plan investments This paper shows how employees in a large firm altered their fund allocations when the employer streamlined its pension fund menu and deleted nearly half of the offered funds Using administrative data we examine the changes in plan participant investment choices that resulted from the streamlining and how these changes might affect participants eventual retirement wellbeing We show that streamlined participants new allocations exhibited significantly lower within fund turnover rates and expense ratios and we estimate this could lead to aggregate savings for these participants over a 20 year period of 20 2M or in excess of 9 400 per participant Moreover after the reform streamlined participants portfolios held significantly less equity and exhibited significantly lower risks by way of reduced exposures to most systematic risk factors compared to their non streamlined counterparts *Pension Plan Complexity* United States. Congress. Senate. Committee on Finance. Subcommittee on Private Retirement Plans and Oversight of the Internal Revenue Service,1990 Report and Recommendations of the Special Committee on Private Retirement Plans to the 1971-73 Legislative Council Wisconsin. Legislature. Legislative Council. Special Committee on Private Retirement Plans,1973 **Managing Pension and Retirement Plans** August J. Baker,Dennis E. Logue,Jack S. Rader,2005 The purpose of Pension Retirement Plan Management A Guide for Managers and Other Fiduciaries is to provide reliable guidance for regulatory compliance advice on managerial strategies and some clarity on the underlying economics and finance of pension and retirement plans **The Retirement Plan Solution** Don Ezra,Bob Collie,Matthew X. Smith,2009-06-29 Praise For The Retirement Plan Solution Short clear complete and always interesting Best book on DC plans and what we should do now Charles D Ellis author Winning the Loser s Game At a time when the world is in turmoil along with retirement expectations the authors have hit a home run After reading this book I have a plan

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Curtis,2023-06-22 Scores of lawsuits have pushed retirement plan sponsors to shorter easier to navigate menus but as Ian Ayres and Quinn Curtis argue in this work we ve only scratched the surface of retirement plan design Using participant level plan data and straightforward tests Ayres and Curtis show how plan sponsors can monitor plans for likely allocation mistakes and adapt menus to encourage success Beginning with an overview of the problem of high costs and the first empirical evidence on retirement plan fee lawsuits they offer an overview of the current plan landscape They then show based on reforms to a real plan how streamlining menus eliminating pitfalls and adopting static and dynamic limits on participant allocations to certain risky assets or guardrails can reduce mistakes and lead to better retirement outcomes Focusing on plausible easy to implement interventions Retirement Guardrails shows that fiduciaries need not be limited to screening out funds but can design menus to actively promote good choices

Unveiling the Magic of Words: A Review of "**Retirement Plan Design**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their power to kindle emotions, provoke contemplation, and ignite transformative change is truly awe-inspiring. Enter the realm of "**Retirement Plan Design**," a mesmerizing literary masterpiece penned with a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book is central themes, examine its distinctive writing style, and assess its profound affect the souls of its readers.

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