

|                           | Defined-contribution plan<br>(DC)           | Defined-benefit plan<br>(DB)    |
|---------------------------|---------------------------------------------|---------------------------------|
| Main contributing party   | Employee                                    | Employer                        |
| Investment decision-maker | Employee                                    | Employer                        |
| Benefit                   | Unknown in advance;<br>Not guaranteed       | Known in advance;<br>Guaranteed |
| Payout basis              | Fund performance and<br>contribution amount | Fixed formula                   |
| Risk-bearer               | Employee                                    | Employee                        |
| Admin costs               | Lower                                       | Higher                          |
| Popularity across sectors | Private                                     | Public                          |
| Portability               | Yes                                         | No                              |

# Private Pensions Plan Features Provided By Employers That Sponsor Only Defined Contribution Plans

**Wenbin Ji**

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