



# Mapping Your Road to Retirement

Retirement planning is a lot like taking a road trip. You need to know where you want to go and how you're going to get there. Having check points along the way ensures you're on the right path. PEPP's online retirement planning tool, Retire@Ease™ can help you map your road to retirement.

### **Start with your destination**

Think about when you want to retire and what you want to do. For example, do you want to work until you are 65 then spend your days enjoying your home and yard, or is it your dream to retire at 65 and travel the world? Once you have an idea of your retirement goals, you can map your information in Retire@Ease.

### **Plot your course**

Your next step is figuring out how to achieve your retirement dreams. The tool will tell you if you can make it there with

what you're doing now. If not, it can help you figure out how to get there by altering your behaviour today. Maybe you can make voluntary contributions or change your investment option to reach your destination on time. It might mean you need to reconsider your timeline and work a little longer to get what you want.

### **Don't get lost**

Retirement planning is not a one-time deal. As you age, your goals and circumstances will probably change. Look at your plan regularly to see if you're on track and headed in the right direction. From time to time go the PEPP website and log-in to PEPP Access to use Retire@Ease to check on your plan.

Retire@Ease is your retirement road map – plan your trip today!



## Keeping Current with Retire@Ease

Retire@Ease has been helping PEPP members sort through the "what ifs" of retirement for nearly five years. The tool was just upgraded to reflect changes to Canada Pension Plan (CPP) and Old Age Security (OAS). It also has updated tax calculations and assumptions about rates of returns on PEPP investment options. These changes

will give you projections more in line with current market conditions and tax tables.

Projections are particularly important for the Retire@Ease statement, which you may have noticed is now combined with your spring PEPP member statement. Now you will receive one statement every spring

that helps you get a better idea of what your PEPP account looks like today and what that may mean for you down the road.

Once you've had a chance to review your statement, it's a good time to use the Retire@Ease tool to illustrate what retirement might hold for you.

# Perspectives On Pension Planning

**John Andrew Turner, Lorna M. Dailey**



## **Perspectives On Pension Planning:**

**Perspectives on Pension Planning** Conference Board in Canada. Compensation Research Centre,1977 From Highlights in the Executive Summary Among the points discussed at the Round Table were the following federal and provincial legislation and pension planning integrating social security benefits with private pensions effective investment objectives demographic shifts and the implications indexing of pensions *Issues in Pension Economics* Zvi Bodie,John B. Shoven,David A. Wise,2007-12-01 In the past several decades pension plans have become one of the most significant institutional influences on labor and financial markets in the U S In an effort to understand the economic effects of this growth the National Bureau of Economic Research embarked on a major research project in 1980 *Issues in Pension Economics* the third in a series of four projected volumes to result from this study covers a broad range of pension issues and utilizes new and richer data sources than have been previously available The papers in this volume cover such issues as the interaction of pension funding decisions and corporate finances the role of pensions in providing adequate and secure retirement income including the integration of pension plans with social security and significant drops in the U S saving rate and the incentive effects of pension plans on labor market behavior and the implications of plans on labor market behavior and the implications of plans for different demographic groups *Issues in Pension Economics* offers important empirical studies and makes valuable theoretical contributions to current thinking in an area that will most likely continue to be a source of controversy and debate for some time to come The volume should prove useful to academics and policymakers as well as to members of the business and labor communities *Journal of pension planning and compliance* ,1984

**Perspectives on Labour and Income** ,2009 **The Routledge Handbook of Economic Expectations in Historical Perspective** Laetitia Lenel,Alexander Nützenadel,Jochen Streb,Ingo Köhler,2025-11-18 The Routledge Handbook of Economic Expectations in Historical Perspective offers a one stop reference that distills and summarizes the recent scholarship on economic expectations Investigating the dynamics effects and determinants of economic expectations from a global perspective since the seventeenth century this book enhances the understanding of expectation formation across time and space Expectations drive economic decision making and thus offer a fundamental key to understanding economic behavior Given the centrality of economics to society the historical study of economic expectations is a highly relevant endeavor for which this volume provides an accessible starting point Featuring 33 chapters written by leading scholars from fields ranging from anthropology to political science this handbook provides a uniquely interdisciplinary perspective Together the collection of essays argues that the development of economic theory and empirical research on expectation formation has not taken place in a vacuum Rather it must be understood as one strand in a complex entanglement of knowledge production experiences and economic and political decision making which interacted with challenged and transformed each other With its broad scope this handbook will be of interest to students and scholars across multiple

disciplines including economic history economics sociology anthropology psychology and political science     Symposium of Views on the Canada Pension Plan Canadian Pension Conference,1965     **Pension Wise** Charles Blahous,2013-10-01

Charles Blahous one of the nation s foremost retirement security experts explains the origins and dangers of current underfunding in our single employer defined benefit pension system and outlines the options for solving the problem and preventing the next taxpayer financed bailout He provides a tutorial on the basic workings of pension law reviews the recent history that led to the worsening condition of the pension insurance system and suggests a range of reforms to improve the system s operation and to resolve the projected shortfall     *Funding and Asset Allocation in Corporate Pension Plans* Zvi Bodie,1984 This paper contrasts and empirically tests two different views of corporate pension policy the traditional view that pension funds are managed without regard to either corporate financial policy or the interests of the corporation and its shareholders and the corporate financial perspective represented by the recent theoretical work of Black 1980 Sharpe 1916 Tepper 1981 and Treynor 1971 which stresses the potential effects of a firm s financial condition on its pension funding and asset allocation decisions We find several pieces of evidence supporting the corporate financial perspective First we find that there is a significant inverse relationship between firms profitability and the discount rates they choose to report their pension liabilities In view of this we adjust all reported pension liabilities to a common discount rate assumption We then find a significant positive relationship between firm profitability and the degree of pension funding as is consistent with the corporate financial perspective We also find some evidence that firms facing higher risk and lower tax liabilities are less inclined to fully fund their pension plans On the asset allocation question we find that the distribution of plan assets invested in bonds is bimodal but that it does not tend to cluster around extreme portfolio configurations to the extent predicted by the corporate financial perspective We also find that the percentage of plan assets invested in bonds is negatively related to both total size of plan and the proportion of unfunded liabilities The latter relationship shows up particularly among the riskiest firms and is consistent with the corporate financial perspective on pension decisions     **International Perspectives on Supplementary Pensions** Emmanuel Reynaud,1996-05-30 This international comparison of pension plans lends great understanding to the transformation taking place in almost every nation around the world It covers ten of the twelve countries of the European Union as well as the United States and Japan The project is interdisciplinary covering a number of fields such as economics law actuarial science sociology and political science that contribute to the analysis of retirement income systems The chapters vary in scope some are comparative some are restricted to a single country or to one type of plan in one country Despite their diversity the chapters share a common awareness of three aspects of pension plans the importance of actors roles in shaping each system the different economic and social domains affected by retirement plans and the interconnections between social security and supplementary plans     **Pensions in Perspective** Judith Boyers Gee,1986     **Perspectives on Work** ,1999     OECD Private Pensions Outlook 2008 OECD,2009-02-12 Provides essential

data on assets investments membership and industry structure and an evaluation of trends in the private pensions industry comprehensive country profiles and an analysis of the implications of the financial crisis for pensions policy

**Transparency and Funding of State and Local Pension Plans** United States. Congress. House. Committee on Ways and Means. Subcommittee on Oversight,2011      Employee Benefits Design and Planning Bashker D. Biswas,2014-04-11

This book offers guidance for understanding benefits options and plan structures and making better decisions for your organization Writing for both HR and finance professionals internationally respected compensation and benefits professor and consultant Bashker Biswas drills comprehensively into today s most important benefits related topics and challenges Employee Benefits Design and Planning covers all this and much more Finance and accounting implications of Healthcare benefits Other risk benefits Severance benefits Disability and group life insurance programs Flexible benefits Non qualified deferred arrangements 409A plans ESOPs Money Purchase Pension Plans Cash Balance Plans 401 k 403 b plans and 457 Plans Employee benefit plan financial reporting legal compliance and auditing Employee benefits in mergers and acquisitions Self funding vs insurance funding decisions Global employee benefits including umbrella pension plans and multi national pooling Equity participation in employee benefit plans Biswas introduces and explains key employee benefit metrics and ratios and demonstrates best practices for forecasting costs and budgeting appropriately For all compensation professionals benefits professionals human resource professionals accounting professionals labor attorneys financial analysts and finance professionals Readers will have roles in benefits related consulting finance accounting and human resource management both domestic and international      *Economic Perspectives* ,2007      Pension Policy John Andrew Turner,Lorna M. Dailey,1991 Covers the period from 1970 to 1989 Provides a detailed examination of three pension policy issues the portability of pensions for job changers the protection from inflation of pension benefits and funding pension plans      Ten Year Perspective Development Plan 2001-11 and Three Year Development Programme 2001-004 Pakistan. Planning Commission,2001      **Retirement, Work and Pensions in Ageing Korea** Jae-Jin Yang,Thomas Klassen,2010-02-25 Introduces readers to the impact of demographic changes in Korea particularly the impact of these on work retirement and pensions and as importantly provides an explanation for the reforms of public policy in these domains      *Pension Plans* Judy D. Olian,Stephen J. Carroll,Craig Eric Schneier,1985 Report on personnel management aspects of pension schemes in the USA discusses the effects of wages characteristics of the schemes and their impact on occupational choice work performance job satisfaction labour turnover and retirement decisions describes their degree of efficiency employees attitude effects of collective bargaining on employee preferences profit sharing and workers stock ownership plans looks at future trends and research needs incl Impact of population dynamicsand legal aspects References statistical tables      **Pensions** Andrews D. Agblobi,2011

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