



# Optimizing the Aging, Retirement, and Pensions Dilemma (Wiley Finance)

*Marida Bertocchi, Sandra L. Schwartz, William T. Ziemba*

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A straightforward guide focused on life cycle investing-namely aging, retirement, and pensions

Life cycle investing and the implications of aging, retirement, and pensions continues to grow in importance. With people living longer, the relative and absolute number of retirees is growing while the number of workers contributing to pension funds is declining.

This reliable resource develops a detailed economic analysis-at the micro (individual) and macro (economy wide) levels-which addresses issues regarding the economics of an aging population. Topics touched upon include retirement and the associated health care funding of the aged as well as social security and the asset classes that are considered asset-liability choices over time.

- The probability of achieving adequate return patterns from various investment strategies and asset classes is reviewed
- Shares rich insights on the aging, retirement, and pensions dilemma
- An assessment of the resources the real economy will be able to commit to non-workers is provided

The three pillars of retirement are social security, company pensions, and private savings. Each of these pillars is confronted with a variety of asset-liability problems, and this book will addresses them.



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