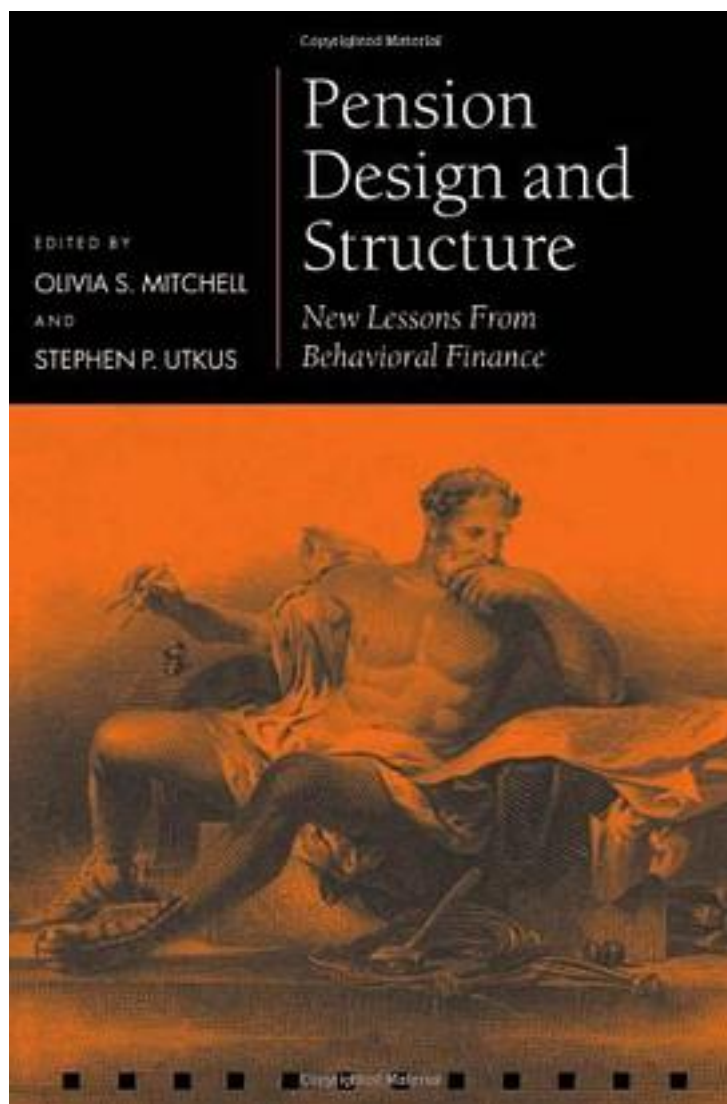


# Pension Design and Structure



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Employees are increasingly asked to make sophisticated decisions about their pension and healthcare plans. Yet recent research shows that the decisions 'real' people make are often not those of the careful and well-informed economic agent conventionally portrayed in economic research. Rather, decision-makers tend to operate with flawed information and make some of the most critical financial decisions of their lives lacking a full understanding of the options before them and the implications of their decisions. Pension Design and Structure explores the assumptions behind commonly-held theories of retirement decision-making, in order to draw out the consequences of frontier research in behavioral finance and economics for those interested in better design and structure of retirement pensions. Using large datasets newly provided by financial service firms and real-world experiments, this volume tests the hypotheses of this research. This is the first book to explore the implications of behavioral finance research for pensions and retirement studies. The authors blend cutting-edge research from several fields including Finance, Economics, Management, Sociology, and Psychology. The book will be of interest to pension plan participants and sponsors, financial service groups responsible for pensions, and retirement system regulators.

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