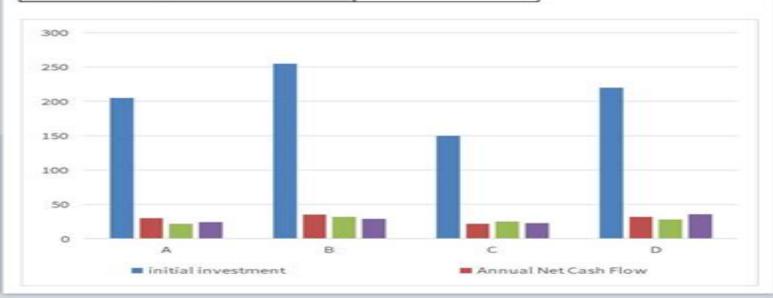
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Investment plan selection

plan	А	В	Unit: ten thousand yuan	
			С	D
initial investment	205	255	150	220
Annual Net Cash Flow	30	35	22	32
Lifespan (years)	22	32	25	28
net present value	¥24.34	¥28.91	¥22.55	¥35.50

12.00%
方案D



Custom Choice Investment Plan

Joacim Rocklöv

Custom Choice Investment Plan:

Successful Defined Contribution Investment Design Stacy L. Schaus, 2017-02-07 Start to finish guidance toward building and implementing a robust DC plan Successful Defined Contribution Investment Design offers a comprehensive guidebook for fiduciaries tasked with structuring and implementing a 401 k or other defined contribution DC pension plan More than a collection of the usual piecemeal information this book seeks to offer a complete contemporary framework for plan design together with tested methodologies and analytic techniques to help streamline plan monitoring management and improve participant outcomes Examples from plan sponsors provide on the ground insight while suggestions from DC consultants add expert perspective Views from ERISA expert counsel provide additional understanding along with input from academic thought leaders Finally investment evaluation and analysis is joined with participant savings and asset allocation data to look prospectively at potential outcomes and case studies illustrate real world implementation of objective aligned asset allocation such as custom target date strategies Though the focus is primarily on U S plan design author perspectives from countries including Australia the United Kingdom and Canada provide relevant and helpful viewpoints for both new and experienced plan fiduciaries For the vast majority of workers DC plans have replaced traditional defined benefit pension plans as the primary source of employer provided retirement income This book provides comprehensive guidance to help you construct a plan to help workers to retire with confidence Adopt a framework for DC evaluation and structure Learn new methodologies for investment choice evaluation Use the innovative PIMCO Retirement Income Cost Estimate or PRICE to help quantify the amount of money a worker needs to create and stay on track to building a real income stream in retirement Examine methodologies used at major companies in the U S and globally DC plans are the most rapidly growing retirement market in the world yet sources of consolidated structural and analytical guidance are lacking Successful Defined Contribution Investment Design fills the gap with a comprehensive handbook that covers the bases to help you develop an objective aligned defined contribution plan Designing Successful Target-Date Strategies for Defined Contribution Plans Stacy L. Schaus, 2010-03-09 The ultimate guidebook for navigating the new world of pensions and retirement plans In the wake of the explosive growth of defined contribution DC plans invested with target date strategies and the understanding of how important these strategies can be in effectively meeting retirement income goals plan sponsors are seeking more optimal target date approaches This timely book provides you with in depth answers from the nation s most qualified and experienced experts to pressing questions about DC plan design Presents the views of individuals from all across the market Includes a broad range of plan sponsors both in the corporate world and in the public government sectors Offers views from consultants and advisors from the most respected firms academics who teach at leading universities and other innovative leaders With a broad range of knowledge and insight Designing Successful Target Date Strategies in Defined Contribution Plans helps you understand the evolution of DC plans pulls together all angles of what it takes to develop custom target date

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