



# The Future of Pension Management: Integrating Design, Governance, and Investing (Wiley Finance)

By Keith P. Ambachtsheer

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**The Future of Pension Management: Integrating Design, Governance, and Investing (Wiley Finance)** By Keith P. Ambachtsheer

**A real-world look at the pension revolution underway**

*The Future of Pension Management* offers a progress report from the field, using actual case studies from around the world. In the mid-70s, Peter Drucker predicted that demographic dynamics would eventually turn pensions into a major societal issue; in 2007, author Keith Ambachtsheer's book *Pension Revolution* laid out the ways in which Drucker's predictions had come to pass. This book provides a fresh look at the situation on the ground, and details the encouraging changes that have taken place in pension management concepts and practices. The challenges identified in 2007 are being addressed, and this report shows how design, management, and investment innovation have led to measurably better pension outcomes.

Pensions have become an everyday news item, and people are rightly concerned about the security of their retirement in light of recent pension scandals and the global financial crisis. This book provides a note of encouragement, detailing the ways in which today's pensions are becoming more and more secure, and the new ideas and practices that are chipping away at the challenges.

- Learn how pension management practices are improving
- Examine the uptick in positive outcomes over recent years
- Discover why pension investing is turning toward the long-term
- Consider the challenges that remain and their possible solutions

Drucker's vision of a needed pension revolution is unfolding in real time. Better pension designs, more effective pension governance, and more productive pension investing are mitigating many of the issues that threatened collapse. *The Future of Pension Management* provides a real-world update on the state of pensions today and a look forward to the changes we still need to make.

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- Sales Rank: #948863 in eBooks
- Published on: 2016-02-23
- Released on: 2016-02-23
- Format: Kindle eBook



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## **Editorial Review**

### From the Inside Flap

Pension funds have become an everyday news item, and much of the news isn't good. From the ongoing threat of future financial crises and bubbles to downright criminal scandals, workers are justifiably anxious about the security of their retirement. Fortunately, pension management is changing for the better, and *The Future of Pension Management* provides a much-needed, authoritative update on the state of the pension revolution predicted by Peter Drucker back in the mid-1970s.

In this new treatise by the bestselling author who has been called the world's #1 knowledge broker in institutional investing—pension professionals, institutional investors, consultants, regulators, and legislators all get a full progress report on how pension management has changed since the financial crash of 2008—specifically how innovations in design, governance, and investing are leading to measurably better pension outcomes. Clear industry examples provide a broad perspective on how pensions are managed in a variety of countries, who is having the most success, and where the lessons learned are taking the industry. Remarkable results are being found by shifting away from short-term investment strategies to longer-term disciplines aimed at wealth creation, and as you'll see inside, these new ideas and practices, among others, are chipping away at the challenges that still remain. Highly visual features such as charts, diagrams, and bulleted talking points enhance:

- An in-depth study into how the Netherlands and Australia are transforming traditional defined benefit and defined contribution formulas into "defined ambition" and "target benefit" hybrids
- Insightful examinations of how government initiatives are expanding pension coverage in some countries, including in the United Kingdom with its National Employment Savings Trust (NEST)
- Up-to-date evidence showing how improving governance in the global pensions sector is abandoning "short-termism" in favor of transforming retirement savings into wealth-producing capital
- Studies supporting long-horizon active management that produces higher long-term returns than either passive or short-horizon active management

*The Future of Pension Management* brings you up to speed and aligns you with where and how success is blossoming in the global pensions industry.

### From the Back Cover

#### **Praise for *The Future of Pension Management***

"No one has thought more about the issues related to managing pension money better or longer than Ambachtsheer. His writings are a must read for serious people with a desire to serve their beneficiaries well. This new book is destined to become a classic."

—**Britt Harris**, CIO, Teachers Retirement System of Texas, USA

"Ambachtsheer's latest book is both substantial and timely, bringing together the latest thinking on the global pensions industry. He mobilises both its theoretical and creative aspects in what is seen as an increasingly necessary and even righteous cause."

—**Virginia Holmes**, Board Chair, British Airways Pensions and Board Chair, Universities Superannuation Scheme Investment Management, UK

"Trustees of pension funds often decide on 'how' before they decide 'what' they should be doing. This book gets the order right: from objectives, to strategy, and then measuring outcomes. Keith has always been the leading voice of reason on pension fund design and management. This book is no exception."

—**Brad Holzberger**, CIO, QSuper, Australia

"Providing adequate pensions is a key challenge for ageing societies. In this new book, Ambachtsheer proves again his unique ability to combine theory and practice in unscrambling the complex problems surrounding pension design, governance, and investing. It is compulsory reading for all pension professionals around the globe."

—**Klaas Knot**, President, De Nederlandsche Bank, The Netherlands

"In his new book, Keith translates classic theory from famous economists into concrete solutions for pension funds. The result is essential reading for those who believe the future of pension management will start today."

—**Geraldine Leegwater**, CEO, ABN AMRO Pensioenfonds, and Board Member, ABP Pensioenfonds, The Netherlands

"Once again, Keith translates academic insights into the real world of pensions. He starts with pension delivery, from which he works backwards to deduce plan design, governance and investment strategy – always with the objective to benefit plan members. Anyone with an interest in pensions will enjoy reading this book."

—**Carsten Stendevad**, CEO, Danish Labour Market Supplementary Pension (ATP), Denmark

"In his new book, Ambachtsheer has successfully combined all of the essential elements of our industry – from plan design, to governance, to investment strategy. It is a must read for everyone in the pension industry, including policy makers, plan trustees, and investment managers."

—**Mark Wiseman**, CEO, CPP Investment Board, Canada

## About the Author

**KEITH P. AMBACHTSHEER** is Director Emeritus of the International Centre for Pension Management at the Rotman School of Management, University of Toronto, and President of KPA Advisory Services, which provides strategic advice to a global clientele of pension and investment organizations. He is the author of three bestselling books and has been a regular contributor to industry journals since the 1970s.

## Users Review

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#### **Frances Feist:**

Have you spare time for any day? What do you do when you have a lot more or little spare time? Yes, you can choose the suitable activity with regard to spend your time. Any person spent their very own spare time to take a wander, shopping, or went to the Mall. How about open or even read a book allowed The Future of Pension Management: Integrating Design, Governance, and Investing (Wiley Finance)? Maybe it is to get best activity for you. You know beside you can spend your time with your favorite's book, you can wiser than before. Do you agree with it has the opinion or you have different opinion?

**Travis Wysocki:**

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**Jimmy Dietz:**

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