

# Pensions

*David Wainman*

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1992-08Original language:English #File Name: 0421457309447 pages | File size: 73.Mb

**David Wainman : Pensions** before purchasing it in order to gage whether or not it would be worth my time, and all praised Pensions:

This study is addressed to the general reader, whether an employer, an employee or self-employed. It is also aimed at the professional adviser who must learn to guide any of these readers, but whose other sources consist only of books written for "experts". The various types of pension provisions are outlined, as is how they fit together and how to make rational choices between what is on offer. The figurework of "funding" is explained, with the aid of numerically-worked examples, in such a way that costs and benefits become comprehensible concepts. The author makes sense of the fiendish complexity of the law, explaining the objectives and operation of the two government departments responsible for the regulation of pensions. The text is divided into two parts. The first part looks at pensions from the point of view of the "providers" - the trustees, the scheme administrator, the insurance company and the employer. The second part looks at pensions from the point of view of the pensioner - actual or prospective.