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Pension Finance - Putting the Risks and Costs of Defined Benefit Plans Back under Your Control. New Jersey: John Wiley & Sons, Inc., 2012. Print. This article provides a detailed, technical overview of one of my favorite books on how to effectively manage defined benefit pension plans. M.

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When a financial or retirement plan fails, it's usually because key risks were misunderstood or mis-estimated, and people are focused on risks that are less likely to derail their plans.

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In this context it is a calculated risk to invest your pension because only by investing in more adventurous funds will it have the opportunity to gain better returns and grow. Naturally, the financial advice industry has to exercise caution in how this is spoken about so people don't take unnecessary risks, but when we talk about risk, we're talking about risk and reward.

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