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Sarah Young Fisher, Susan Shelly

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misallocation of capital Mandatory IA systems can be structured to get the best of both worlds to obtain scale economies in asset management without incurring high marketing costs or sacrificing worker choice To accomplish this requires centralized collections a modest level of investor service and constrained choice The system of constrained choice described in this paper option 2 is much cheaper than the retail market and only slightly more expensive than a single centralized fund We estimate that it will cost only 14 18% of assets annually These large administrative cost savings imply a Pareto improvement so long as choice is not constrained too much The Art of Money Bari Tessler, 2016-06-14 MEET YOUR FINANCIAL THERAPIST Improve your financial literary and heal your relationship with money using this 3 part framework combining mindfulness radical self love and body awareness An exciting important voice to the money conversation at once spiritual and practical this is the education we ve been waiting for Lynne Twist author of The Soul of Money For many of us the most challenging and upsetting relationship in our lives is with our finances and it often brings feelings of shame or powerlessness Enter Bari Tessler your new financial therapist and money savvy best friend Her Art of Money program gives you the tools you need to improve your financial literary and heal your money anxiety in 3 phases Money Healing Heal money shame through body based check ins transformative money rituals and by reframing your money story Money Practices Learn to approach money as a self care practice with advice on values based bookkeeping finding financial support and setting up helpful tracking systems Money Maps Designed to evolve with you over time the 3 Tier Money Map helps you make good money decisions and affirm your money legacy Bari Tessler's gentle techniques weave together mindfulness emotional depth big picture visioning and refreshingly accessible money practices A feminine and empowering guide The Art of Money will help you transform your relationship with money and in doing so transform your life Check out The Art of Money Workbook for more insights and teachings Miscellaneous Pension Bills United States. Congress. Senate. Committee on Finance. Subcommittee on Private Pension Plans and Employee Fringe Benefits, 1980

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