

## The Calculus Of Retirement Income Financial Models For Pension Annuities And Life Insurance

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The Calculus of Retirement Income is a useful tool for those devising sensible financial plans and helping manage wealth in the face of capital market and mortality risk. Witty, serious, and entertaining at the same time, the volume will be an invaluable resource for actuarial and financial students, practitioners, and researchers interested in actuarial and financial strategies to avoid ruin.'

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The Calculus of Retirement Income by Moshe A. Milevsky

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The Calculus of Retirement Income is an ideal textbook for an applied course on wealth management and retirement planning, and it can serve also as a reference for quantitatively in-clined ?nancial planners. This book is accompanied by material on the Web site [www.i?d.ca/CRI](http://www.i?d.ca/CRI). Moshe A. Milevsky is Associate Professor of Finance at the Schulich School

The Calculus of Retirement Income - Quantitative SingulaRity

The future value of your savings is  $FV(9395, 0.05, 30) = \$624,200$ , which is equivalent to  $PV(40605, 0.05, 30) ? \$624,200$ . In this case, saving  $9395/50000 ? 18.8\%$  of your gross wage will create a retirement income stream that is equivalent to your net wage.

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