

**Finance**  
**Course Number: 29:390:494**  
**Course Title: Pension Fund Management**

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## **COURSE DESCRIPTION**

The course describes and analyzes the different retirement vehicles provided by business for employees. In particular, the course describes and analyzes in detail the major differences in defined benefit and defined contribution plans, including the tax aspects. Topics also include paths for personal retirements and the social security program.

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## **COURSE MATERIALS**

No required textbook

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## **QUIZZES**

There are 2 timed, non-cumulative take-home quizzes in Canvas. Quizzes are open for 1 week but must be taken in 1 sitting (you may not save and return). See schedule below for quiz dates.

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## **ACADEMIC INTEGRITY**

*I do NOT tolerate cheating.* Students are responsible for understanding the RU Academic Integrity Policy (<http://academicintegrity.rutgers.edu/>)

I will strongly enforce this Policy and pursue *all* violations. On all examinations and assignments, students must sign the RU Honor Pledge, which states, “On my honor, I have neither received nor given any unauthorized assistance on this examination or assignment.” I will screen all written assignments through *SafeAssign* or *Turnitin*, plagiarism detection services that compare the work against a large database of past work. Don’t let cheating destroy your hard-earned opportunity to learn. See [business.rutgers.edu/ai](http://business.rutgers.edu/ai) for more details.

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## **ATTENDANCE AND PREPARATION POLICY**

Students are expected to attend each class and arrive on time. For each class, students will receive either 100 points for on-time attendance, 66.67 points for late attendance or 0 points for absences. Absences and lates due to medical and school functions may be excused with proof (note).

Notes:

- Students should monitor their school email daily for unscheduled changes
- School policies including academic integrity will be enforced (review policies outlined in academic catalog) - No cell phone use allowed during class

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## HOMEWORK ASSIGNMENTS

There are un-timed homework assignments in Canvas. You may save your work and return later. Students may not turn in homework late, since answers will be posted immediately after the due date. See Canvas Assignments for dates.

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## PROJECT

Each student must develop a retirement budget in Microsoft Excel. It must contain budgeting of defined contributions (401k and IRA), taxable investment accounts and social security benefits. See the project assignment in Canvas for more details. Upload the Excel file to the Project Assignment in Canvas.

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## FINAL EXAM

There is a timed, cumulative take-home final exam in Canvas. The exam is open for 1 week but must be taken in 1

sitting (you may not save and return). See schedule below for exam dates.

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## GRADING POLICY

<u>Grading:</u>		<u>Letter</u>	<u>Score (%)</u>	<u>Letter</u>	<u>Score (%)</u>
Quiz 1	10%	A	90-100	C	70-74
Quiz 2	10%	B+	85-89	D	60-69
Final Exam	30%	B	80-84	F	<60
Homework	30%	C+	75-79		
Project	10%				
Attendance	10%				

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## COURSE SCHEDULE

### Schedule (subject to change):

<b>Objective:</b>	<b>Assignments</b>
Course Introduction	
Retirement Planning-Budgeting (RPB)	
Retirement Planning-Budgeting (RPB)	RPB HW Opens
Time Value of Money (TVM)	RPB HW Due
Time Value of Money (TVM)	
Time Value of Money (TVM)	
Time Value of Money (TVM)	TVM HW Opens
Defined Benefit vs. Defined Contribution (DBDC)	TVM HW Due
Defined Benefit vs. Defined Contribution (DBDC)	DBDC HW Opens
Defined Contribution – 401K (401K)	DBDC HW Due
Defined Contribution – 401K (401K)	
Defined Contribution – 401K (401K)	
Defined Contribution – 401K (401K)	401K HW Opens
Defined Contribution – IRA (IRA)	401K HW Due
Defined Contribution – IRA (IRA)	Quiz 1 Opens
NO CLASS - SPRING RECESS	Quiz 1 Due
NO CLASS - SPRING RECESS	
Defined Benefits (DB)	
Defined Benefits (DB)	DB HW Opens / IRA HW Opens
Pension Fund Management (PFM)	DB HW Due / IRA HW Due
Pension Fund Management (PFM)	
Pension Fund Management (PFM)	
Pension Fund Management (PFM)	PFM HW Open
Retirement Investing (RI)	PFM HW Due
Retirement Investing (RI)	RI HW Opens

Social Security (SS)	RI HW Due
Social Security (SS)	Quiz 2 Opens
Social Security (SS)	Quiz 2 Due
Social Security (SS)	SS HW Opens / Budget Project Due
Review (Last Day of Class)	SS HW Due / Final Exam Opens
NO CLASS	Final Exam Due

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## SUPPORT SERVICES

If you need accommodation for a *disability*, obtain a Letter of Accommodation from the Office of Disability Services. The Office of Disability Services at Rutgers, The State University of New Jersey, provides student-centered and student-inclusive programming in compliance with the Americans with Disabilities Act of 1990, the Americans with Disabilities Act Amendments of 2008, Section 504 of the Rehabilitation Act of 1973, Section 508 of the Rehabilitation Act of 1998, and the New Jersey Law Against Discrimination. More information can be found at [ods.rutgers.edu](http://ods.rutgers.edu).

[Rutgers University-New Brunswick ODS phone (848)445-6800 or email [dsoffice@echo.rutgers.edu](mailto:dsoffice@echo.rutgers.edu)]

[Rutgers University-Newark ODS phone (973)353-5375 or email [ods@newark.rutgers.edu](mailto:ods@newark.rutgers.edu)]

If you are *pregnant*, the Office of Title IX and ADA Compliance is available to assist with any concerns or potential accommodations related to pregnancy.

[Rutgers University-New Brunswick Title IX Coordinator phone (848)932-8200 or email [jackie.moran@rutgers.edu](mailto:jackie.moran@rutgers.edu)]

[Rutgers University-Newark Office of Title IX and ADA Compliance phone (973)353-1906 or email [TitleIX@newark.rutgers.edu](mailto:TitleIX@newark.rutgers.edu)]

If you seek *religious accommodations*, the Office of the Dean of Students is available to verify absences for religious observance, as needed.

[Rutgers University-New Brunswick Dean of Students phone (848)932-2300 or email [deanofstudents@echo.rutgers.edu](mailto:deanofstudents@echo.rutgers.edu)]

[Rutgers University-Newark Dean of Students phone (973)353-5063 or email [DeanofStudents@newark.rutgers.edu](mailto:DeanofStudents@newark.rutgers.edu)]

If you have experienced any form of *gender or sex-based discrimination or harassment*, including sexual assault, sexual harassment, relationship violence, or stalking, the Office for Violence Prevention and Victim Assistance provides help and support. More information can be found at <http://vpva.rutgers.edu/>.

[Rutgers University-New Brunswick incident report link: <http://studentconduct.rutgers.edu/concern/>. You may contact the Office for Violence Prevention and Victim Assistance at (848)932-1181]

[Rutgers University-Newark incident report link: [https://cm.maxient.com/reportingform.php?RutgersUniv&layout\\_id=7](https://cm.maxient.com/reportingform.php?RutgersUniv&layout_id=7) . You may also contact the Office of Title IX and ADA Compliance at (973)353-1906 or email at [TitleIX@newark.rutgers.edu](mailto:TitleIX@newark.rutgers.edu). If you wish to speak with a staff member who is confidential and does **not** have a reporting responsibility, you may contact the Office for Violence Prevention and Victim Assistance at (973)353-1918 or email [run.vpva@rutgers.edu](mailto:run.vpva@rutgers.edu)]

If students who have experienced a temporary condition or injury that is adversely affecting their ability to fully participate, you should submit a request via <https://temporaryconditions.rutgers.edu> .

If you are a military *veteran* or are on active military duty, you can obtain support through the Office of Veteran and Military Programs and Services. <http://veterans.rutgers.edu/>

If you are in need of *mental health* services, please use our readily available services.

[Rutgers University-Newark Counseling Center: <http://counseling.newark.rutgers.edu/>]

[Rutgers Counseling and Psychological Services–New Brunswick: <http://rhscaps.rutgers.edu/>]

If you are in need of *physical health* services, please use our readily available services.

[Rutgers Health Services – Newark: <http://health.newark.rutgers.edu/>]

[Rutgers Health Services – New Brunswick: <http://health.rutgers.edu/>]

If you are in need of *legal* services, please use our readily available services: <http://rusls.rutgers.edu/>

Students experiencing difficulty in courses due to *English as a second language (ESL)* should contact the Program in American Language Studies for supports.

[Rutgers–Newark: [PALS@newark.rutgers.edu](mailto:PALS@newark.rutgers.edu)]

[Rutgers–New Brunswick: [eslpals@english.rutgers.edu](mailto:eslpals@english.rutgers.edu)]

If you are in need of additional *academic assistance*, please use our readily available services.

[Rutgers University-Newark Learning Center: <http://www.ncas.rutgers.edu/rlc>]

[Rutgers University-Newark Writing Center: <http://www.ncas.rutgers.edu/writingcenter>]

[Rutgers University-New Brunswick Learning Center: <https://rlc.rutgers.edu/>]

[Optional items that many faculty include:

- Students must sign, date, and return a statement declaring that they understand the RU Academic Integrity Policy.

- Students must sign, date, and return a statement declaring that they understand this syllabus.]