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GFOA: Talking Points Address Accusations against Pension Plans.

Citing an “urgent goal of saving public pensions amid persistent low funded levels and a burgeoning movement to disassemble them, Callan Investments Institute issued talking points “to move the discussion forward around the importance of DB plans.”

The research paper cites seven points of discussion, and follows with research, data, and actuarial considerations to back each one.

The points include the following: DB plans serve many purposed beyond providing constituents with retirement income; DB plans are proven to be extremely cost effective and reliable in delivering basic retirement income security - when the rules of DB finance are followed; and DB plan funding surpluses and deficits occur as part of the normal cycle of investment market returns.

[Read the research paper.](#)

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