

Biese Optiplanning Manual

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this is a manual designed by an erisa and securities attorney to help 401 k and 403 b plan participants and plan sponsors effectively manage the investment options within their retirement plans studies and legal actions against such plans have consistently shown that the overwhelmingly majority of today s 401 k and 403 b plans are not cost efficient and thus are not in the employees best interests the consistent underperformance and excessive costs of the investment options in most plans relative to comparable less expensive index mutual funds makes it imperative that plan sponsors and plan participants understand how to evaluate their plans and take the necessary

steps to correct such problems and better protect their retirement readiness and overall financial security the simple yet effective information and strategies outlined in this manual will allow them to do just that

the handbook of retirement plans cover pension and profit sharing plans iras 401 k plans and other forms of deferred compensation these plans are regulated by the irs dol and in some instances the pbgc the handbook also covers stock option plans esops espps welfare benefit plans and other plans that are non traditional legal issues are reviewed and case law along with irs rulings are included in the handbook irs regulations are discussed along with u s tax court and u s supreme court decisions the handbook provides a broad survey of the available tools and techniques of retirement plans

this manual deals with vision planning what it is how to organize for it and how to do it this process is much more than what is commonly thought of as strategic planning it is rather a recurring and defining planning thread that runs through the entire corporate entity this process rather than the actual plans allows an organization to cope with rapid changes in its environment the process produces strategic plans provides for the orderly implementation of these plans to meet organizational objectives and institutionalizes an ongoing feedback process to allow continual measurement of results this process allows organizations to become designers of the future rather than passive victims the approaches described in this manual are not a simple re count of any single company s practices or of any particular writer rather they are an amalgamation of practices used by various companies and other organizations as well as practices described in the literature and which the author has used or seen used as a consultant to the energy education and telecommunications sectors this mix has been developed in to a straight forward template for converting an organization s planning process to one based on the vision concept of driving rather than being driven by future events

this is a strictly no nonsense text for professional futures and options traders the book presents a framework that emphasizes the probabilistic nature of decision making for trading and hedging programs equally the text strives to quantify criteria that in many organizations are assessed qualitatively for actual trading situations it details various analytical approaches by offering applications oriented techniques while the book distinguishes between historical results and expected values it also demonstrates the critical interdependence between the two eschewing the simplistic and folksy wisdom of many investment books a handbook for professional futures and options traders is an astute and sophisticated guide for the serious trader

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