

MOSHE MILEVSKY

Finance professor at York University, a prominent expert on retirement income planning

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- Finance professor at the Schulich School of Business at York University in Toronto
- Leading authority on the intersection of wealth management, financial mathematics and insurance
- Fintech entrepreneur with a number of U.S. patents and computational innovations in the retirement income space.
- Named by Investment Advisor magazine as one of the 35 most influential people in the U.S. financial advisory business during the last 35 years, and he received a life-time achievement award from the Retirement Income Industry Association
- Author of several books, including the popular Are You a Stock or a Bond, and The 7 Most Important Equations for Your Retirement

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Moshe A. Milevsky is a leading authority on the intersection of wealth management, financial mathematics and insurance. As a tenured professor in a business school, he has one foot planted squarely in the ivory tower and the other in the commercial world, with a unique communication style and talent for explaining complex ideas clearly and with humor.

Moshe A. Milevsky is a finance professor at the Schulich School of Business at York University in Toronto. He is also a member of the graduate faculty in the Department of Mathematics and Statistics and Managing Director of PiLECo.

Moshe A. Milevsky has published 15 books (translated into 6 languages) and over sixty peer-reviewed scholarly papers in addition to hundreds of popular articles and blog pieces. In addition to being an award-winning author, he is a fintech entrepreneur with a number of U.S. patents and computational innovations in the retirement income space. He was named by Investment Advisor magazine as one of the 35 most influential people in the U.S. financial advisory business during the last 35 years, and he received a lifetime achievement award from the Retirement Income Industry Association.

His current research interests revolve around the area of financial history and the evolution of (retirement) insurance & annuity products over the centuries.
Moshe A. Milevsky is the author of several books, including the popular Are You a Stock or a Bond, and The 7 Most Important Equations for Your Retirement and the more advanced The Calculus of Retirement Income, which summarizes much of the research that Milevsky has done on quantitative retirement income planning. His recent books include King William's Tontine: Why the Retirement Annuity of the Future Should Resemble Its Past (Cambridge 2015) and The Day the King Defaulted: Financial Lessons from the Stop of the Exchequer in 1672.

TEMAS

- Financial history and the evolution of (retirement) insurance & annuity products over the centuries
- Retirement income planning

- Defined Contribution (DC) plans
- Personal finance
- Longevity
- Retirement Income Models

PROGRAMAS

Human Capital, Asset Allocation and Life Insurance

Discusses the role of human capital on the personal balance sheet and how the stability or riskiness of one's career should impact their investment asset allocation. Emphasizes the importance of life insurance in hedging human capital. A profession or job is likely one's largest financial investment and this presentation focuses on the memorable question: Are you a Stock or a Bond?

The Seven Most Important Equations for Retirement

Reviews the 7 most important conversations or principles around sound retirement income planning, by presenting the scientific breakthroughs that are at the core of providing a sustainable retirement income, with an emphasis on investment portfolio and human longevity risk. Think of it as the college version of the course "Retirement Calculus for Poets."

Pensionize Your Nest Egg with Life Annuities

A 401(k) is a number, not a pension. Retirement planning is more than just accumulating a large nest egg. It's what you do with that number that counts, especially now that most companies have eliminated their traditional pension plans and replaced them with Defined Contribution (DC) plans. Retirees are exposed to market and sequencing risk, what should they do about it?

Why Retirement Should be Linked to Biology, not Chronology

Recent scientific advances enable us to measure our true biological age with much greater precision than ever before. The backward-looking metric of chronological age has become

passé. In the not-too-distant future your phone, watch or even clothes will determine how old you really are. This presentation will review the implications for personal finance and especially retirement income planning.

The Past, Present and Future of Longevity…Insurance

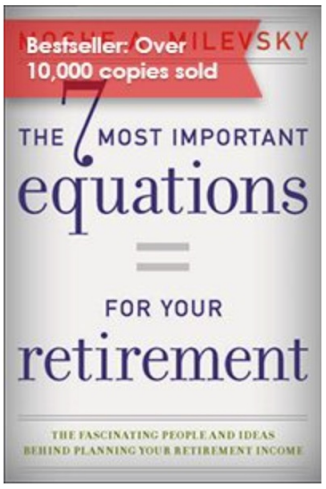
Millennia ago pension annuities were paid with bread and wine. A century from now they might be in Bitcoin or some other form of cryptocurrency. From obscure tontines to contemporary DIAs, this lecture covers the assorted ways in which members of society have insured themselves against the high, and unanticipated, cost of living longer than expected.

Lessons from 500 Years of Annuity Mispricing: Historical Follies in the Design of the World's Oldest Financial Product

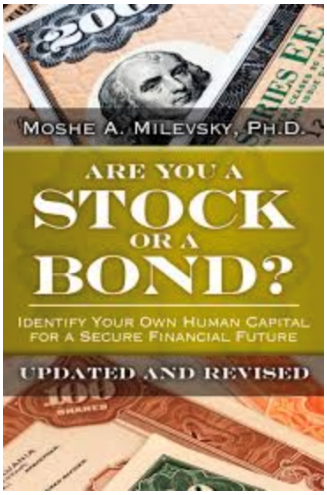
For hundreds of years, affluent consumers have purchased annuity-like products to finance and generate income during their golden years. And, for just as long these products have been linked to controversy and apprehension by buyers as well as issuers. This presentation examines the role of life annuities through the prism of financial history. Along the journey Professor Milevsky advocates for a return to a bygone era of annuity simplicity, transparency and pricing rationality. If you are in the business of retirement income planning, this material will help you explain and position annuities — with their guaranteed life-time income — not as a reckless or expensive bet, but as a prudent and natural hedge against longevity risk.

PUBLICACIONES

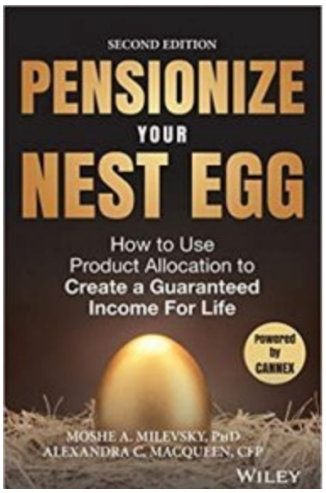
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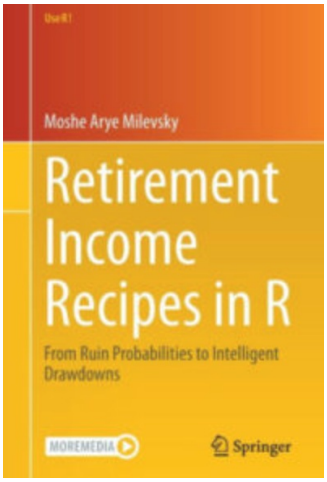
THE 7 MOST IMPORTANT EQUATIONS FOR YOUR RETIREMENT



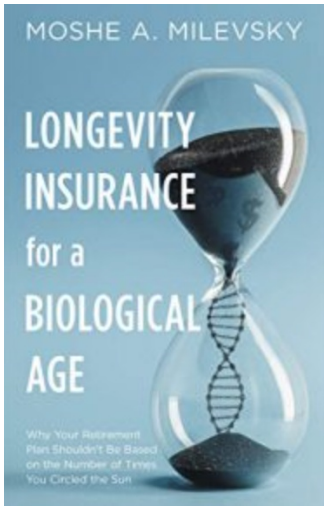
ARE YOU A STOCK OR A BOND?



PENSIONIZE YOUR NEST EGG



RETIREMENT INCOME RECIPES IN R



LONGEVITY INSURANCE FOR A BIOLOGICAL AGE

CONDICIONES

- **Travels from:** Toronto, Canada
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