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The Easy Math of Pension Valuation Software by Ivon Lerdorf

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Itâ€™s likely to come in one of two ways. A Statement of Net Worth shows up with a pension plan listed or a settlement proposal arrives with a retirement benefit buy-out proposal. Even though trending for defined benefit pension plans continues to decrease from its all time high in 1999 at near 70% of the workforce, it remains more important than ever for you to know how to identify and quantify a basic present value of this retirement benefit.

So, what do you do in divorce settlement negotiations if you are unfamiliar with pensions and pension valuation? If your answer is â€˜call Easy Soft to get pension valuation software!â€™ you win the gold star and move to the front of the class.

There are many things to consider when you are engaged in a divorce settlement, including a host of assets and liabilities, from houses to cars to credit card bills. When you see retirement assets, itâ€™s time to take out that magnifying glass and focus your analysis.

Pension plans are not worth what you might think. On the one hand, pension plans can be very valuable, if a person lives to a nice, old age, exceeding their average life expectancy. On the other hand, the present value of the stream of future pension plan payments is less than computing the future, periodic benefit times average life expectancy.

If this is starting to sound like ancient Greek, you need Easy Softâ€™s divorce financial software, which includes a powerful pension plan value estimation calculator. Our software will ask you for the basic information for the computation, including gender, date of birth, date of marriage, date of plan participation, normal retirement age, and monthly pension amount. Then, our pension valuation software will compute the pension plan value at the anticipated date of retirement and at the date you select for valuation.

Our pension valuation software is not a substitute for the services of an actuary, particularly if your case is headed to trial. However, Easy Softâ€™s Divorce Financials software can be a strategic part of work with your client, divorce settlement negotiations, and trial and expert witness preparation.

Cost of Easy Softâ€™s Divorce Financials software? $299. Value of calculating present values of defined benefit pension plans? Priceless.

Ivon Lerdorf - About Author:
A comprehensive guide for law firms to understand, evaluate and select proper a mortgage lien release, a az child support calculator   and a lien payoff.

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