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"SCHOOL OF BUSINESS OF BELARUSIAN STATE UNIVERSITY"
Chair of Innovative Management

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**CASE STUDY OF INDIVIDUAL PENSION ISSUE—BASED
ON LIFELONG FINANCE MODEL**

Master's Thesis
specialty 1-26 80 04 "Management"
(profile "Financial Management")

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GENERAL CHARACTERISTIC OF THE WORK

Master's thesis on the topic: CASE STUDY OF INDIVIDUAL PENSION ISSUE—BASED ON LIFELONG FINANCE MODEL 80 p, 11 figures, 28 tables,30 sources.

Keywords: PENSION INSUFFICIENCY, LIFELONG FINANCE MODEL, PROPERTY CONFIRGUATION

The aim of the study is to the gap between pension supply and demand.

- In order to achieve the above stated goal, the following **objectives** have been developed:

- on the basis of the framework of financial planning, the issue of personal pension is studied;

- with the life-long financial model as the theoretical tool, combined with the relevant portfolio theory and the actual situation of China's capital market, it is expected to provide solutions to the pension gap problem from the perspective of personal finance;

- classify the items in your household that hold assets;

- the influence factors of various asset allocation and pension supply support analysis;

- according to the family and the current pension asset allocation system to comb and conclude the process;

- adjust pension asset allocation dynamically according to the actual situation.

Object of the research: Take Shanghai's Mr Hu as example, one of China's middle classes.

Subject of the research: In the face of the gap between supply and demand of pension, this paper starts from personal pension and retirement planning, and tries to solve this problem from the perspective of personal finance.

Research methods: In this paper, literature research method, normative analysis and empirical analysis method, combined with the modern portfolio theory and life cycle theory as the basis, the tool's lifetime financial model is analyzed, through the case analysis to show the establishment of personal factors considered retirement plan and asset allocation plan of the overall process.

Realm of the possible practical application: Suggestions are put forward for pension asset allocation strategies suitable for families of low-, middle- and high-income levels.

The author of the paper confirms that the computational and analytical material provided in the thesis reflects the state of the process under investigation correctly and objectively, and all theoretical, methodological and methodical provisions and concepts are referenced to their authors.