



Strategic Financial Planning over the Lifecycle: A Conceptual Approach to Personal Risk Management

By Narat Charupat, Huaxiong Huang, Professor Moshe A. Milevsky

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This book on personal financial planning and wealth management employs the lifecycle model of financial economics. The central idea of "consumption smoothing" is used to connect chapters and topics such as saving and investment, debt management, risk management, and retirement planning. The first part of the book is nontechnical and aimed at a wide audience with no special technical background. The second part of the book provides a rigorous presentation of the lifecycle model from first principles using the calculus of variations. The accompanying website is found at http://www.yorku.ca/milevsky/?page_id=185.

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Editorial Review

Review

'This book distils many decades of financial economics research into a holistic and rigorous approach to financial planning. Master this book, and you will master your own financial future.' Jeffrey Brown, University of Illinois

'Strategic Financial Planning over the Lifecycle is a sophisticated personal investment textbook that shows how an individual can manage risk and consumption while taking into account earnings and savings, housing and mortgages, investment and portfolio diversification, and human capital and insurance, all while preparing for retirement and all the other contingencies that happen during a lifetime. The book is readily accessible to students, while providing in-depth analysis for the professional financial planner.' Roger G. Ibbotson, Yale University

'This book uses rigorous models to address several key decisions an individual must make. The authors discuss the model's implications lucidly. This book is for serious financial advisors who want to do their job better.' William Reichenstein, Baylor University

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About the Author

Narat Charupat is an Associate Professor at the DeGroote School of Business, McMaster University, Ontario, Canada. His research has been published in journals such as the Journal of Economic Theory, the Journal of Banking and Finance, the Journal of Risk and Insurance and the Journal of Financial and Quantitative Analysis. Professor Charupat's areas of professional interest include annuity and insurance products, financial innovation, arbitrage and behavioral finance. He has taught courses in financial derivatives and personal and international finance.

Huaxiong Huang is a Professor of Applied Mathematics at York University, Toronto, Canada, where he has taught since 1999. He has published more than 60 articles in peer-reviewed journals including the Journal of Banking and Finance, Insurance: Mathematics and Economics, the Journal of Risk and Insurance and the Financial Analysts Journal. He is an associate editor of the Journal of Engineering Mathematics and Advances in Applied Mathematics and Mechanics and managing editor of the Mathematics-in-Industry Case Studies. A fellow of the Fields Institute, he has held visiting positions in China, Japan, the United Kingdom and the United States.

Moshe Milevsky is a Finance Professor at York University, Toronto, Canada, Executive Director of The IFID Centre in Toronto and President and CEO of the QWeMA Group. He has written eight books, more than 60 peer-reviewed journal articles and more than 200 articles in the popular press on insurance, investments, pensions, retirement and annuities, including *The Calculus of Retirement Income: Financial Models for Pension Annuities and Life Insurance* (Cambridge University Press, 2006). A fellow of the Fields Institute, Professor Milevsky has received two National Magazine (Canada) awards, the Graham and Dodd scroll award and been honored by the Retirement Income Insurance Association for lifetime achievement in

applied research. In 2009, Investment Adviser magazine named him one of the 25 most influential people in the financial advisory business.

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