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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 144 pages. OCLC Number: (OCOLOC)51330132 Subject: 401(k) plans. Excerpt: . . . 11 performed for birth cohorts between 1936 and 1970, and the results indicate the estimated gain of retaining company stock is either 4. 0 percent of 7. 8 percent of 401 (k) balances, depending on the assumptions being used. Males would be expected to gain more than females from retention of company stock, regardless of salary level, while participants in the lower salary levels would stand to gain more than their higher paid counterparts for both genders. There would be a widespread distribution of winners and losers from retaining company stock. For example, at least 25 percent of the sample is expected to gain 5. 1 percent or more, if they are allowed to have company stock going forward, while at least 25 percent of the sample is expected to lose 10. 8 percent or more if the company stock continues to be permitted. Thank you very much for the opportunity to testify today, and I look forward to your questions. WRITTEN STATEMENT OF JACK L. VANDERHEI, Ph. D. , CEBS, PROFESSOR, DEPARTMENT OF RISK, INSURANCE, AND HEALTHCARE MANAGEMENT, THE FOX SCHOOL OF BUSINESS AND MANAGEMENT, TEMPLE UNIVERSITY, PHILADELPHIA, PA, TESTIFYING ON BEHALF OF EMPLOYEE BENEFIT RESEARCH INSTITUTE - SEE APPENDIX C Chairman Johnson. Thank you, sir. We appreciate your testimony. Dr. Kruse, you may begin your testimony now. STATEMENT OF DOUGLAS KRUSE, Ph. D. , PROFESSOR, SCHOOL OF MANAGEMENT AND LABOR RELATIONS, RUTGERS UNIVERSITY, SOMERSET, NJ Thank you. I am pleased to be here. As an economist, I've spent a lot of the last 20 years doing research on employee ownership, adding a lot of gray hairs to this head. Apart from the...

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