# Post-employment benefits

	Defined contribution pension plan (DC)	Defined benefit pension plan (DB)	Other post-employment benefits (OPB)
Plan funding	Company and employee contribute to individual accounts	Company prefunds, often via pension trust	Company typically does not prefund
Benefits	Depend on plan's performance	Depend on plan's formula	Depend on type of plan
Company obligation	No future obligations	Future obligations estimated during the current period and recognized as a liability	
Risk	Employee bears risk for plan underperformance	Company bears risk if assets < obligations	
Company	Simple: Employer contributions expensed periodically	Complex: Requires actuarial assumptions and periodic allocation of costs	

## **Financial Analysis Knowledge Guide**

**Rachel S Tattersall** 

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