

# Managing Pension Liability Credit Risk: *Maintaining a Total Portfolio Perspective*

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**W**idening credit spreads during the 2007–2009 credit crisis significantly impacted pension fund liabilities and funding ratios. U.S. interest rates fell over 100 basis points (bps) in the 15-month period ending September 30, 2009, while pension discount rates rose. Pension discount rates increased over this period because corporate bond credit spreads widened over 200 bps—more than offsetting the drop in interest rates—and pension liabilities are discounted using yields on high-quality corporate bonds. Rising pension discount rates caused the present value of pension liabilities to decrease, leaving pension funding ratios as equity markets fell severely. Plan sponsors who implemented liability hedges via interest rate swaps and/or Treasuries saw their liability hedge appreciate in value as interest rates fell. Their liability has actually decreased in value, however, as corporate bond yields and the corresponding pension discount rates rose, causing, in this case, a liability-hedging gain.

The widening of credit spreads during the credit crisis has raised a very important question for those who have implemented a liability-driven investing (LDI) solution or are considering LDI: How should a plan sponsor manage the risk of corporate bond credit spreads widening or narrowing? I believe many practitioners have taken too narrow a view of this question and have evaluated liability credit

risk as a pure liability-hedging issue. The main point of this article is that in order to construct efficient LDI solutions and avoid pure funding ratio outcomes, it is essential to view the liability credit risk from a total portfolio perspective (inclusive of the “risky” asset component (i.e., equities) of an LDI solution).

This article is not an endorsement for including a credit spread in pension liability discount rates. I agree with the economists who argue that there is no economic justification for doing so. In fact, incorporating a credit spread leads to chronic underfunding on a riskless basis and, as discussed in detail throughout this article, makes it more difficult to hedge liability discount rate risk. However, the current regulatory environment does utilize a credit spread in pension discount rates, and this article should be viewed as a guide for how best to manage credit spread risk for plan sponsors who choose to incorporate it.

## UNDERSTANDING PENSION LIABILITY DISCOUNT RATE RISK

I start with an in-depth discussion of pension liability discount rate risk. The present value of a liability is determined in two steps—establishing the cash flow profile of expected benefit payments and then discounting the future payments at the appropriate discount rate. Liability return is the change in the present value of liabilities from one period to the

# Optimality In Pension Funding The Risk And Return Perspective

**SJ Ball**



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