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The attitudes, motivations and choices relating to personal pension plans of people who were still some way from retirement were investigated in this survey. A sample was selected of those aged 16-44 registered in each of three different pension arrangements: the State Earnings Related Pension Scheme (SERPS), employer schemes, and Personal Pension Plans (PPPs). The findings set out the perceived advantages and disadvantages of each scheme type. Abstract: Switzerland's pension system has attracted considerable attention, mainly due to its reliance on a three-pillar structure. A relatively small pay-as-you-go system (first pillar) is complemented by a mandatory, employer-based, fully funded occupational pension scheme (second pillar). The main goal of this paper is to provide a detailed description and analysis of the Swiss pension system. Particular emphasis is placed on the second pillar and its role in the provision of old age benefits within the Swiss social security system. The paper shows, for example, that a typical individual with an uninterrupted career can expect a net (after-tax) replacement rate of at least 70 percent. Occupational pension plans are highly regulated. Minimum interest rate requirements and minimum conversion rates (at which the accumulated retirement balances are transformed into annuity streams) introduce many elements of defined benefit plans into notionally defined contribution schemes. The resulting money's worth ratios are very high (with the exception of single males). Switzerland also has a high annuitization rate by international standards (approximately 80 percent). However, due to high fragmentation of the scheme and non-uniform accounting practices, some aspects of the system are not very transparent. The paper sheds light on the financial health of the pension system and the evolution of the regulatory framework in the past two decades. Provides guidance through the complex web of pensions-related statues, regulations, regulatory guidance and case law, in an accessible style. Includes the following updates: Pension Protection Fund ('PPF') levy calculations and new provisions on compensation payments; changes to the charges and governance provisions, the new DC Code and the pension's regulator's new campaigns and policies; The General Data Protection Regulation ('GDPR'); Money laundering requirements for trustees; Financial services requirements under EMIR and MIFID II. Includes coverage of the following case law: Employer duties (IBM and BBC v Bradbury); Sex equalisation (Safeway v Newton); Sexual orientation (Walker v Innospec); Trustee powers (BA); Age discrimination (The judges and firefighter cases); Co-habiting partners (Brewster); Limitation for recovering overpayments (Webber);

Barnardo's (pension increases and scheme modification) and Steria (amendment powers). Includes the following legislative changes: Pensions tax relief and tax charges on overseas transfers; The Financial Guidance and Claims Bill; DB White Paper; The master trust authorisation regime from the Pension Schemes Act 2017; Legislation on combating pension scams. The reform of social security pensions and healthcare is a key issue for the modern world, and in many ways Latin America has acted as a social laboratory for the reform of these systems. From the reforms that took place in Chile in 1981, most pension and health care systems in the region have seen reform, and been fully or partially privatized. Many other countries considering reform of their own systems have been influenced by the policies implemented in Latin America. Yet despite the importance and influence of these reforms, until now there has not been an integrated and comprehensive analysis of the changes and their effects. This book is the result of four years of painstaking work, data collection, field research and international collaboration, and so fills the vacuum in the literature with a systematic comparison of pension and healthcare reforms in the 20 Latin American countries. It identifies reform models, and elaborates taxonomies to facilitate their understanding and comparison. Some key features of the reforms to emerge are: labour force and population coverage, equity and solidarity, sufficiency and quality of benefits, state regulation, competition and degree of privatization, efficiency and administrative costs, social participation in management, financing sources and long-term sustainability. Effects of the reforms on social security principles are measured based on recent standardized statistics and other information. Goals or assumptions of the reforms are contrasted with actual outcomes, and the pros and cons of private versus private provision assessed. Detailed policy recommendations are offered to correct current problems and improve pension and healthcare systems. This is the first book to comprehensively study these influential reforms in Latin America's pension and health care systems, and as such will be of importance to academics and researchers interested in social security and welfare policy, pensions, health care, and public policy; Social security, pension, and health care policy-makers; And social security, pension, and health care consultants and practitioners. Published in association with PAHO

An analysis of the pension reform process in nine countries. It examines the policy reform process in each country, against the background of the fiscal stresses arising from ageing populations. It also explores whether different pension delivery systems generate different standards of living. Changing population dynamics have challenged the socio-economic stability of nations globally. This has brought into focus pension reform as one of the most critical socio-economic-political agendas. Against this background, this book gives a comprehensive account of the Indian pension system and the ongoing reforms. Pension Reform in India discusses the current National Pension System (NPS) structure and architecture extensively and also throws light on the alternative old-age financial-security schemes available in the country. To enable a better understanding of the critical issues of the hour, the author provides insights into pension reforms in many emerging-economy countries. Drawing upon his years of experience in this field and also from exhaustive research of data and publications of international agencies and eminent scholars, the author proposes methods for designing a pension system that is both viable and robust. This newly revised Second Edition of Guide to Human Resources Practices from The Church Insurance Companies provides general guidance on human resources and personnel issues for congregations and those who advise them regarding, primarily, lay employees (those who are not ordained clergy). It is divided into three major sections: Overview of Employment Law Hiring Process Human Resources Policies It is a valuable resource on the recruitment, interviewing, hiring, supervision, management and termination of lay employees and a reference and checklist for congregations that want to develop their own personnel policies. This updated Edition discusses the 2004 Department of Labor rules on exempt and non-exempt employees and discusses "employment at will" in the context of the Church's General Convention Resolutions on that topic. All General Convention Resolutions affecting lay employees are reprinted in full including those adopted since the First Edition was published in 2001. State pensions are the largest item in the UK social security budget, costing £96.7 billion in 2017/18. In the same year, 45.6 million people were members of UK occupational pension schemes

(out of a total population of 66.4 million) and the total amount saved into workplace schemes in 2018 was £90.4 billion. A consequence of the pensions sector's large size has been that pensions law and social security law have become increasingly specialised areas of practice. Yet despite their social and economic importance and the fascinating legal issues they generate, pensions have not been the subject of sustained academic attention. This book starts to fill this gap by initiating a dialogue between practitioners and scholars working on pensions law and policy, groups who have much to learn from one another. Last decade witnessed rapid growth of Registered Retirement Savings Plans (RRSPs) and slow decline of occupational pension plans, particularly the defined-benefit plans. Meanwhile federal Income Tax Act and provincial Pension Standards Legislations have been reformed several times. The trend from traditional defined-benefit plans to more flexible defined contribution plans and group RRSP plans has also spurred interest in its impact on labour market, employment relations, and human resource management. To date, no thorough evaluation has been done on the determinants of pension coverage in Canada. Also, research has neither comprehensively assessed the productivity enhancing features of defined benefit plans nor provided a strong test of their labour market impact in comparison to other deferred compensation arrangements. Making use of two nationally representative surveys of Canadian workers and workplaces, my program of study is intended to advance the knowledge of current pension industry and fill the above gaps in the pension literature. Major findings are: (1) Public policies, such as higher marginal taxes, earlier vesting, and more permissive eligibility rules are found to increase pension coverage, while a ban on mandatory retirement is found to have a negative yet insignificant effect, consistent with the institutional view of pensions. (2) Pension plan and hybrid plan coverage (both pension and group RRSP coverage) are found to have significant quit reduction effects, and hybrid plan coverage has the strongest impact. Group RRSPs have small, positive effect on employee quit probability. This evidence suggests that implicit contract theory and expected pension capital loss are the major mechanisms as opposed to labour market sorting. (3) Both pensions and group RRSPs are found to have productivity enhancing effects but for different reasons, and hybrid plans have largest positive impact. Productivity gains from pension plans work more through the channels of rigorous employee selection, quit reduction, and employer-sponsored training, in line with the training and shirking models, while productivity gains through group RRSPs are achieved more through layoff deterrence and greater work effort, consistent with the information asymmetric hiring/selection model. Booklet commenting on recent changes in social security and pension scheme legislation in Western Europe. Includes chronology and glossary. Winner of the 2012 Helen Bernstein Book Award for Excellence in Journalism

Hundreds of companies have slashed pensions and health coverage for millions of retirees, claiming that a "perfect storm" of stock market losses, aging workers, and spiraling costs have forced them to take drastic measures. But this so-called retirement crisis is no accident. Ellen E. Schultz, an award-winning investigative reporter formerly of The Wall Street Journal, reveals how large employers and the retirement industry have all played a huge and hidden role in the death spiral of American pensions and benefits. A little over a decade ago, pension plans were fat. But companies used slick accounting and dubious loopholes to turn their pension plans into piggy banks, tax shelters, and profit centers. As pensions weakened, companies slashed benefits for workers while doling out gargantuan pensions to their top executives. Drawing on original analysis of company data, government filings, and confidential memos, Schultz uncovers decades of widespread deception during which employers exaggerated their retiree burdens while tricking employees, misleading shareholders, and lobbying for taxpayer handouts. The private pension system, together with Social Security, has provided millions of Americans with income security in retirement. But over the past thirty years, pension coverage has stagnated, leaving behind some vulnerable groups. Defined contribution plans have exposed workers to greater investment risk, while cash balance and other hybrid plans may have adverse effects on older workers caught in the transition. Pension regulations, infamous for their complexity, can be bewildering to policy analysts and policymakers. *Private Pensions and Public Policies* sheds timely and much-needed light on specific issues within the broader context and framework of pension

reform. Contributors focus on topics that must be addressed in any reform effort, including the effects of the shift in emphasis toward defined contribution plans (after the 1974 Employee Retirement Income and Security Act) and hybrid plans (from the 1990s); regulatory issues such as nondiscrimination rules and contribution limits; how to increase the information available to participants and improve financial education; how participants in defined contribution plans make choices on questions such as asset allocation, back-loaded versus front-loaded saving, and annuities versus lump sum distributions; and the interaction of the private pension system with Social Security. Contributors include Robert L. Clark (North Carolina State University), Sylvester J. Schieber (Watson Wyatt Worldwide), Richard A. Ippolito (George Mason University School of Law), Alan L. Gustman (Dartmouth College), Thomas L. Steinmeier (Texas Tech University), John Karl Scholz (University of Wisconsin), Dean M. Maki (JPMorgan Chase), William Even (Miami University of Ohio), Jagadeesh Gokhale (American Enterprise Institute), Laurence J. Kotlikoff (Boston University), Mark J. Warshawsky (TIAA-CREF Institute), Annika Sunden (Boston College), Andrew A. Samwick (Dartmouth College), David A. Wise (Harvard University), Joel Dickson (The Vanguard Group), Peter Merrill (PriceWaterhouseCoopers), Kent Smetters (Wharton School), Yewu Xu (TIAA-CREF Institute), Janemarie Mulvey (Watson Wyatt Worldwide), Peter Orszag (Sebago Associates, Inc.), James M. Poterba (Massachusetts Institute of Technology), John B. Shoven (Stanford University), Clemens Sialm (University of Michigan), Leslie E. Papke (Michigan State University), Jeffrey R. Brown (Harvard University), and Michael Hurd (RAND Corporation). While not attempting to train readers as professional economists, this book aims to provide a secure grounding in the theory and practice of economics insofar as it deals with pension matters. From reading this book, the user will understand: \* The key types of pension scheme \* The role of pensions in maximizing individual lifetime welfare \* The role of pensions in individual savings and retirement decisions \* The role and consequences of the pension plan from the company's viewpoint \* The role of pensions in promoting aggregate savings \* The role of pensions and retirement in overlapping generations models \* The economics of ageing and intergenerational accounting \* The social welfare implications of pensions \* The lessons of behavioural economics for pensions

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