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Diamond's 'Reforming Pensions:
Principles and Policy Choices' (OUP,

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2008), a larger book that is intended for policy makers and as a supplement in college courses. The problem. Mandatory pension systems are a worldwide phenomenon. However, with given contribution rates, monthly benefits and retirement ages, pension systems are not consistent with three

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long-run trends - declining mortality,
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The authors state that pension plans
have two main objectives: (1)
Smoothing of consumption, i.e.

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enabling one to save for one's old age; a related subobjective is providing insurance against running out of money if one lives longer than expected (2) Redistribution of income among different age groups (cohorts), and other classes of people in a society (or company); a related

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subobjective is alleviation of poverty.

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Organization, created the Pension Reform Project to both advocate for reform and assist policymakers in implementing necessary changes in state and local public pension systems.

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The Minister for Finance has welcomed the publication of a report on pension reform by the Interdepartmental Pensions Reform and Taxation Group.

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policy research organization, created
the Pension Reform Project to both
advocate for reform and assist
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