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# Stakeholder Pensions

**Sabine Zange**



## **Stakeholder Pensions:**

**Pension Schemes and Pension Funds in the United Kingdom** David Blake, 2003 Never has there been so much media interest in pensions as there is currently Never has the pensions world changed so rapidly as it has over the last few years we have seen the introduction of a new state supplementary pension scheme new stakeholder pensions and a flood of companies closing their final salary schemes and replacing them with defined contribution schemes Never have there been so many complaints about our pension system about the state pension falling behind earnings about the misselling of personal pensions about the perceived poor value of annuities and about high charges and poor investment performance This new edition of Pension Schemes and Pension Funds in the United Kingdom provides the latest information on all the key state and private pension schemes operating in the UK including the basic state pension minimum income guarantee and pension credit the state second pension company pension schemes and personal and stakeholder pension schemes It does this within the context of the long historical development of the UK pensions system since medieval times It also examines government pensions policy over the last twenty years in particular the reduction in state pensions and the transfer of the burden of pension provision to the funded private sector It also examines future trends and future concerns such as increasing longevity and the adequacy of savings for retirement when people are young and in work As most pension schemes are funded the author also examines the latest issues in pension funding such as the new accounting standard FRS17 active and passive fund management investment risk budgeting and management global investment performance standards short termism and the Myners review of institutional investment The book concludes with a proposal for the Ideal Pension Scheme

**Pension Strategies in Europe and the United States** Robert Fenge, George De Menil, Pierre Pestieau, 2008 Demographic realities will soon force developed countries to find ways to pay for longer retirements for more people In Pension Strategies in Europe and the United States leading economists analyze topical issues in pension policy with a focus on raising the retirement age increasing retirement savings and the political sustainability of reforms that will accomplish these goals After a substantive and wide ranging introduction by the editors that weaves together the demographic and economic strands of the story the chapters present cutting edge research offering both theoretical and empirical analyses Contributors examine such topics as the reform of key structural features of existing pay as you go PAYG pension systems analyzing how benefits should vary with the age of retirement labor supply elasticity after France s 1993 pension reform and fiscal response to a demographic shock the feasibility of PAYG reforms in the United States and the competition among state pension systems that results from labor mobility in Europe and private funded systems increasingly perceived as necessary adjuncts to PAYG systems in the UK the US and the Netherlands and in terms of individual portfolio management The editors conclude the volume with a study of recent German and UK reforms and their effects on personal savings Contributors Theodore C Bergstrom A Lans Bovenberg Antoine Bozio Woojen Chung Juan C Conesa Gabrielle Demange

Richard Disney Carl Emmerson Robert Fenge Luisa Fuster Carlos Garriga Christian Gollier John L Hartman Ayse Imrohorglu Selahattin Imrohorglu Thijs Knaap Georges de M nil Pierre Pestieau Eytan Sheshinski Matthew Wakefield Robert Fenge is Senior Research Fellow at the Ifo Institute for Economic Research and Assistant Professor of Economics at the University of Munich Georges de M nil is Professor of Economics at cole des Hautes tudes en Sciences Sociales EHESS Paris Pierre Pestieau is Professor of Economics at the University of Li ge Fenge and Pestieau are coauthors of Social Security and Early Retirement MIT Press 2005

**Ageing and Employment Policies/Vieillesse et politiques de l'emploi: United Kingdom 2004** OECD,2004-09-22 This report contains a survey of the main barriers to employment for older workers an assessment of measures to overcome these barriers and a set of policy recommendations for the United Kingdom Social security reform information on using a voluntary approach to individual accounts. , Pensions 2002 Victoria Mayhew,2003 **Social Security Reform** United States. General Accounting Office,2003 **Pensions 2000** Victoria Mayhew,2001 *Employers' Pension Provision Survey 2003* Andreas Cebulla,Sandra Reyes De-Beaman,2004 **Stakeholder Pensions** Ian Greenstreet,2001 In its Green Paper A New Contract for Welfare Partnership in Pensions December 1998 the Government outlined its proposals for a new contract between the State the private sector and the individual on pensions The introduction of a Stakeholder Pension is a key feature of these proposals This Special Report is almost exclusively based on the eventual contents of the regulatory framework applicable to stakeholder pensions It covers the general financial services requirements and considers legally what a stakeholder scheme will look like before going on to consider the impact of stakeholder pensions on the sale of personal pensions and whether stakeholders will achieve the Government s objectives *Parliamentary Debates (Hansard)*. Great Britain. Parliament. House of Commons,2004 *Financial World* ,2001 **Hospitality Matters** ,1999 **The Parliamentary Debates (Hansard)**. Great Britain. Parliament. House of Lords,1999 **RIBA Journal** ,2001 *Evaluation of Automatic State Pension Forecasts for the Over-50s* Karen Bunt,2006 *Motor Industry Management* ,2002-02 Taxation ,2001 Employer's Pension Provision 1998 Jon Hales,Nina Stratford,2000 Providing Pensions Information and Advice in the Workplace where There is Little Or No Employer Contribution John Leston,2005 **An Almanack for the Year of Our Lord ...** Joseph Whitaker,2005

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