



The Actuarial Profession
making financial sense of the future

Pensions Conference 2012
Building a Sustainable Pension System.

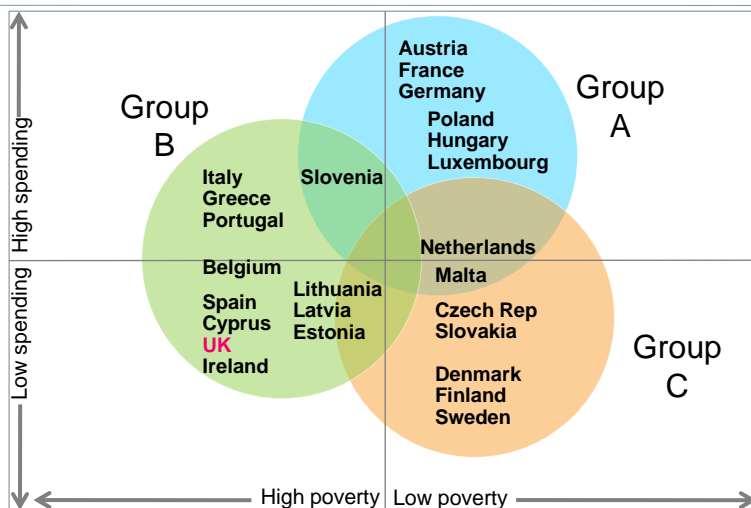
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May 2012

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Manifesto

*“Build a sustainable financial framework
which encourages, facilitates and supports
adequate income in later life”*

Has anybody cracked it?



Editable
version

Source: Centre for Analysis of Social Exclusion - Assessing the sustainability of pensions reform in Europe (Sept 2010) (c)

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2

Design principles

- Minimise poverty
- Flexibility
 - savings by more than one means
 - accommodate flexible working patterns
- Healthcare costs
- Simple, relevant, accessible building blocks
- Engaged, encouraged and supported

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3

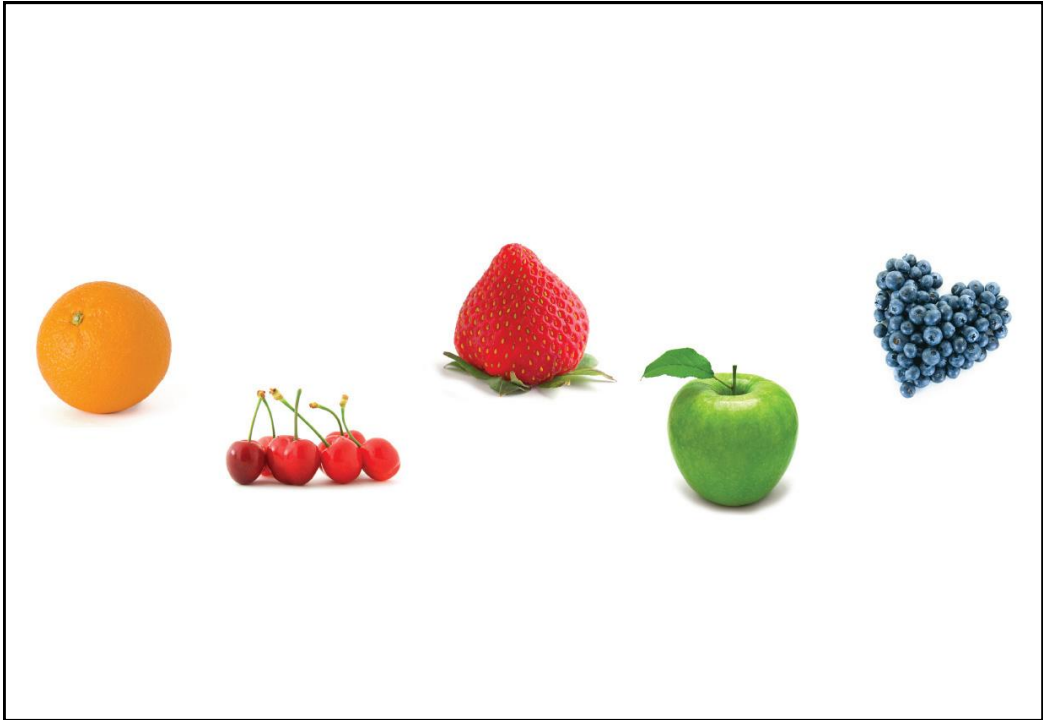


Pierluigi Collina



Pierluigi Collina





RONSEAL®

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Success measures

- Minimise poverty
- Flexibility
 - savings by more than one means
 - accommodate flexible working patterns
- Healthcare costs
- Simple, relevant, accessible building blocks
- Engaged, encouraged and supported