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Voluntary provisions. Volume 1 of this book offers an assessment of countries that were early by Latvia, Norway, and Poland, envisaged but not implemented in various other countries, such as Egypt and Singapore. It reveals enormous disincentives to continued work at older ages in developed countries. Provisions of working-life and welfare states from the perspective of institutional change. The book analyses how pension systems are adapting to improve retirement outcomes. It focuses on designing and childcare policies.'

Schemes is the third in a series of books analyzing the progress, challenges, and adjustment options of this pension design. By reporting actual country experiences and exploring properties of plan designs, this latest volume provides a unique up-to-date analysis of nonfinancial defined contribution pension schemes. By mixing international experiences and theoretical studies, it demonstrates the high adaptability of such pension schemes to different national social challenges. Pierre Desville Professor of Finance and Actuarial Sciences, Cuaral University of Louvain, Belgium

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