



Rethinking Pension Reform

Franco Modigliani, Arun Muralidhar

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To clarify the global debate on social security, the authors establish the basic choices in designating any system to help policy makers develop the system that achieves their many objectives. Because the success of reforms depends on financial innovation to mitigate key risks, innovations are discussed which demonstrate how pension reform choices affect the achievement of retirement objectives. Finally, the authors examine proposed hybrid options to show how their beneficial features can be captured through planning within a single fund. Hb ISBN (2004) 0-521-83411-2

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