

Pensions in Annual Growth Survey (AGS)

5. Reforming pensions systems

Fiscal consolidation should be supported by reform of pension systems, making them more sustainable.

Member States should:

- increase the **retirement age** and **link it** with life expectancy.
- reduce **early retirement** schemes as a priority, and use targeted incentives to employ older workers and promote lifelong learning.
- support the development of **complementary private savings** to enhance retirement incomes.
- **avoid** adopting pension measures which **undermine** the long term sustainability and adequacy of their public finances.

The Commission will review the IORP Directive on pension funds and present follow up measures to the Green Paper on Pensions.



Targeted Incentives To Increase Personal Savings

Hearing February 2 1995

C Cleary



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