

Complementary & Private Pensions Throughout the World 2003

Contents

Introduction

Guide to Reading the Country Profiles	7
Sources of information	8
Complementary	8
Classification of complementary and private pensions	9
Format of country profiles	10
Guidance Notes for Completion of Country profile	11
Tables	19
1. Types of systems for retirement income	19
2. Methods of implementing voluntary complementary and private pension plans	22
3. Legal rules for voluntary complementary and private pension plans	23
4. Legal rules for mandatory complementary and private pension schemes	25
5. Demographic statistics related to complementary and private pensions	26
6. Financial statistics related to complementary and private Pension	28

Country Profiles

Voluntary

Austria	32
Bangladesh	39
Belgium	43
Botswana	47
Brazil	51
Canada	56
Denmark	62
Germany	67
Hong Kong (China)	73
Indonesia	80
Ireland	86
Israel	93
Italy	99
Japan	103
Kenya	111
Luxembourg	117
Moldova	124
Netherlands	128
New Zealand	133
Norway	138
Portugal	144
Slovak Republic	150
South Africa	154

Spain	159
Sweden	164
Thailand	169
Tunisia	174
United Kingdom	178
United States	187
Zambia	193
Zimbabwe	197

Mandatory

Australia	202
Bermuda	211
Bulgaria	216
Chile	222
Costa Rica	228
Croatia	233
El Salvador	238
Estonia	244
Finland	250
France	257
Hong Kong (China)	262
Hungary	271
Iceland	278
Kazakhstan	284
Liechtenstein	289
Macedonia	294
Mexico	300
Peru	306
Poland	311
Switzerland	317
Uruguay	322

Glossary

Glossary of terms related to complementary and private pensions	327
-----------------------------------------------------------------	-----