

DRV-Booklet

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Educational Results and Impacts of Operational Consulting Regarding Questions of Generational Management

...Experiences Gained in the Test Phase of the Project “GeniAL – Generational Management in the Working Life” (“Generationenmanagement im Arbeitsleben – GeniAL”)

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Locations: Berlin, Stadtbergen

On a regional basis, the harbingers of the demographic development are already visible. However, the majority of companies show no response in accordance with the management requirements resulting from the new situation. This is, oftentimes, due to deficient knowledge about the options presented or concrete methods of implementation, which is, in turn, related to the prevalent opinion that an aging society is less innovative and, consequently, less capable of competing and economic growth.

The article starts with an illustration of the demographic situation (chapter 1), followed by a description of the project “GeniAL – Generational Management in the Working Life” (“Generationenmanagement im Arbeitsleben – GeniAL”) implemented by the Federal German Pension Office (“Deutsche Rentenversicherung Bund”) to support small and medium-sized businesses. The project aims at a sensitization for the operational interventions that are necessary to maintain the workableness of the staff in a phase of demographic aging. Meanwhile, nine pension insurance institutions with more than twenty information centers took part in the project.

The criterion for implementation, and the innovative idea of GeniAL, is the utilization of a neutral, nationwide net of information centers maintained by the statutory pension scheme to supply information about age (and ageing) appropriate working conditions, that are scientifically based and have been tested in practice.

In the second chapter, the authors describe the educational results and impacts of management consulting, gained in the different steps of the test phase of the project carried out in 2008.

Based on two exemplary cases, chapter 3 illustrates the benefit that companies and regional participants can draw from consultation and network activities.

The article closes with an outlook on the further development of the project in the expansion phase (2009 to 2011). In this phase, the second corner stone of GeniAL, the regional network, will be commuted into a “regional demography interface”, and the competences of the branches of social security, departmental, organizational, and regional participants will be supplyoriented compiled (chapter 4).

The Effects of Alternative Calculation Methods on the Replacement Ratio

Authors: Prof. Dr. Uwe Fachinger, Prof. Dr. Harald Künemund

Location: Vechta

The discussion about the situation of the pension system, in general and in connection with the world-wide financial crisis, reveals a need for more information and transparency regarding the mode of operation of the system. Furthermore, it became obvious that appropriate indicators for a description of the effectiveness of the system are still missing. Against this background, the research project aims at an exemplary illustration of the effects of different calculation methods for the replacement ratio. The project is supported by the research network of the statutory Pension scheme (“Forschungsnetzwerk Alterssicherung – FNA”).

Based on the scientific use files on finalized insurance biographies 2004 and 2005 („Vollendete Versichertenleben 2004 und 2005“) as provided by the data research center of the statutory pension scheme („Forschungsdatenzentrum der Rentenversicherung - FDZ–RV“), the authors define requirements concerning indicators for the evaluation of the benefit level of a pension system.

- The analyses show that the replacement ratio depends heavily on the chosen method and time period. The use of the mean average leads to delusive results if the period under review is shorter than five years. The evaluation of the benefit level should be based on a measure of location and on a measure of dispersion
- A mere cross-selection analysis is not sufficient to measure the protection level of wages adequately. An analysis that relates wages and pensions respectively on two different points of time, can contribute to an evaluation of the benefit level of the statutory pension scheme only to a limited extent.

Saving Plans Based on Equity Funds – High-Risk Pension Provision

Authors: Dr. Jürgen Ehler, Marcel Lizon, Christian Rieckhoff

Location: Berlin

The necessity for supplementary old-age provision is almost beyond controversy. However, each one has to select the right product. Frequently, saving plans based on equity funds are recommended as a highly profitable form of pension provision, though the current financial and economic crisis has called this recommendation into question. The authors deal with the issue by adopting a longterm perspective. They discuss, whether saving plans based on equity funds meet the general requirements that apply to pension provision products. On the basis of empiric data, they illustrate the fluctuations of the last years and describe their effects on the individual pension provision. Theoretical considerations regarding the requirements that must apply to pension provision products, and empiric results regarding the development of saving plans based on equity funds form the basis for potential conclusions in the field of old age policy.

**The Agreement Regarding the Internal Quality Management
According to Section 20 Paragraph 2a of the Social Code IX
("Neuntes Buch Sozialgesetzbuch, SGB IX")**

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Location: Frankfurt/Main

**Six Years Data Research Center of the German Statutory Pension
Scheme („Forschungsdatenzentrum der Rentenversicherung – FDZ-
RV")**

...Conference Report of the Sixth Workshop of the Data Research Center of the German
Statutory Pension Scheme

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