

DRV-Booklet

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The German Statutory Pension Scheme – Sustainability and Flexibility*

Author: Professor Dr. Franz Ruland

Location: Munich

* Shortened manuscript of the speech held by the author during the celebration of the 90th anniversary of Deutsche Rentenversicherung Saarland on April 20, 2012. The author was Managing Director of the Federation of German Pension Insurance Institutions (“Verband Deutscher Rentenversicherungsträger – VDR”). He is chairman of the Social Advisory Council (“Sozialbeirat”) of the German Federal Government.

The “Pension Information” in Sweden – An Example for Germany?

Authors: Marlene Haupt, Professor Dr. Werner
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Locations: Munich, Landau

In many countries, the reconstruction of the pension system towards a multi-pillar system lead to an increasing diversity of choices that the insured have and therefore created a stronger demand for information. In many cases, a provision of detailed information about the individual benefits and entitlements in the different pillars was attended to in the reform process. The Swedish

model of a mix of information materials consisting of colourful letters and a cross-pillar internet portal is regarded as exemplary.

The authors analyse the Swedish media for pension information with a view to implementation in Germany. With regard to conception, organization, financing, and technical implementation, Germany may profit from the Swedish experience in establishing a cross-pillar pension information system. Finally, the authors discuss the possibilities and limits of transferability of Swedish information instruments to Germany.

Pension Information between Transparency and Speculation – A European Comparison

Author: Dr. Wolfgang Schulz-Weidner

Location: Brussels

Due to the differentiation of old-age pension and the declining pension level in the statutory pension systems, the responsibility for an adequate pension provision was shifted to the citizens. The planning of retirement becomes more complex; the prospect of a pension of a certain amount that can be drawn at a certain age limit develops from a claim to a mere expectation and hope. In this situation, the increase in responsibility and autonomy is ideally accompanied by an access to products of supplementary pension provision. First of all, an exacting framework of provisions on consumer protection must be established, combined with an improved regulation of the financial markets. Only against this background, citizens have a chance to use a continuous pension information to take pension provision into their own hands successfully, provided they have sufficient financial resources and a satisfactory financial literacy.

The article contains a European comparison of pension information. The authors present different approaches. Upon closer inspection, it turns out that some problems are, right from the outset, evaluated and tackled differently. This applies especially to the prognosis and the projection of the financial situation in old-age.

**The Agreement of 1912 Concluded between the German Reich and the Kingdom of Italy on Workers' Pension Insurance
- At the same time a Look into the Past and at the Development of the Socio-Legal Relationship between Germany and Italy -**

Author: Dr. Arno Bokeloh
Location: Bonn

The Agreement of July 31, 1912 concluded between the German Reich and the Kingdom of Italy on workers' pension insurance that came into force on the 1st of April 1913 was one of the first agreements on social insurance concluded by Germany. It referred to the pension insurance of workers and to accident insurance. In contrast to present day agreements, it was not characterized by the export principle. Due to the fact that the expected duration of the employment in the respective other state was only short, the agreement contained instruments which lead to a termination of the membership in the respective pension scheme in case of a termination of the employment. Italians residing in Germany were allowed to transfer half of the contributions from the German statutory pension scheme to the Italian scheme. Germans living in Italy were entitled to pecuniary compensation if they returned to Germany. With effect from September 1, 1940, the agreement was substituted by a new agreement that was – like present day

agreements – characterized by a consistent equal treatment of the respective nationals, the addition of insurance periods, and the export principle. At the end of the Second World War, the agreement was suspended. On April 1, 1956, a new agreement with Italy came into force; it was based on the same principles. A fundamental change occurred on the 1st of January 1959. The agreement was substituted by European Community law. Initially, the European Regulations (EEC) No 3 and (EEC) No 4 were implemented, on October 1, 1972 the Regulations (EEC) No 1408/71 and (EEC) No 574/72 came into force, and since May 1, 2010 the Regulations (EC) No 883/04 and (EC) No 987/09 apply. The coordination is no longer bilateral but multilateral between all Member States. At the beginning, this referred to the six founder members of the European Economic Community, namely Belgium, Germany, France, Italy, Luxembourg, and the Netherlands; the Regulations (EC) No 883/04 und 987/09 apply to the 27 Member States, to Switzerland (since April 1st 2012), and to the members of the European Economic Area (EEA) Norway, Iceland and Liechtenstein (since June 1st, 2012). The European Court of Justice played an important role from the beginning, especially in the relationship to Italy.

Obituary for Horst-Wolf Müller

The Editorial Staff and Jürgen Genzke