

DRV-Booklet

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40 Years German-Polish Social Security Agreement

Speeches in during the ceremonial act commemorating 40 years “German Polish Social Security Agreement” on 09. October 2015 in Potsdam.

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The German Polish Social Security Agreement of 1975 over the Course of Time

Author: Silvia Pflaum

Location: Berlin

40 years ago marked the beginnings of regular work meetings between the German and Polish social security administrations. This all happened at a time, when east and west was still divided by the iron curtain. The German Polish collaboration back then was something truly exceptional. Today, Germany and Poland are neighbors in Europe, and the agreement shows itself to be a stable foundation for a dialogue between partners. In the last four decades, the agreement of 1975 has been modified to reflect current situations and changes. For instance, the opening of borders in Middle- and Eastern Europe, the reunification of Germany and the joining of Poland into

the European Union. This article curtails how the two different social security systems of Germany and Poland moved together in Europe, and which interesting possibilities arise out of this. The article also highlights the different challenges which arise from such a process, for instance in the Europe wide electronic exchange of information in regards to social security.

70 Years of Social Security in France – Account of a Colloquium at the Paris University Panthéon-Assas

Author: Prof. Dr. Dr. h.c. Eberhard Eichenhofer

Location: Jena

With two decrees dated October 4th and October 19th 1945, France received social security as a system and administration. The idea was to safeguard all employed people and their families against work related losses, as well as dispersing the cost of motherhood and family upkeep of single persons onto everyone solitarily. 70 years later, the University Panthéon-Assas opened a colloquium hosted by Professor Michel Borgetto (Université Panthéon-Assas) as well as Professor Georges Borenfreund (Université Paris Ouest Nanterre La Défense). The question was raised – “What kind of social protection is needed tomorrow?” – Quelle(s) protection(s) sociale(s) demain? Rather than reflecting on past achievements, as is done usually at ceremonies, this colloquium took to examining the near and further future of social security in France. A total of 23 written contributions unfold a kaleidoscope of the different challenges that the French social policy will face, and tries to attempt to give sufficient political answers to that.

The Net Return of a “Riester” – Pension Insurance Model, Viewed from an Investors Standpoint

Authors: Maik Wels, Christian Rieckhoff

Location: Berlin

In a previous article on this subject, the net return of a “Riester”-pension was reviewed. These results were based on standard factors like gender, age and number of children. This article examines what happens, when different calculation factors get changed, and how this effects the net return of the “Riester”-pension.

Redesigning “Riester” – Funding, Utilizing a Direct Incentive Effect, Whilst Offering More Transparency and Reducing Complexity

Authors: Prof. Dr. Heiko Mueller, Swen Kuper

Location: Bochum

The current implementation of federal funding of private capital covered pension plans, in form of a “Riester”-pension, is criticized strongly. It seems necessary to find measures that can be adjusted. In the public eye the “Riester”-pension is viewed as being too complex and missing the necessary transparency. These are some the reasons why the “Riester”-pension is not viewed favorably; also though, the high individual costs, as well as low yield, are reasons why there is lack of approval from potential customers. This article will try to investigate possible changes to the current “Riester”-pension, its funding, and over all changes to complexity and transparency to try to reform the “Riester”-pension into a more accepted private pension plan. Also, an alternative plan will be highlighted, which would ultimately change the current “Riester”-funding, into a five stage pension plan. This would be more socially accepted and should provide a more direct impact while providing more transparency and less complexity.