

Selected articles on old age pensions.

The H. W. Wilson Company - Old Age Security: While receiving OAS

The employment-related retirement protection schemes in the selected places all require employers and employees to make contribution to the schemes. In the United States, the Employee's Pension Insurance Scheme and the National Pension Scheme in Japan, employers and employees share equally the contribution rate, with the contributions collected being pooled together. In Singapore, the government provides a pension for all citizens aged 65 and above, which bears a larger share of contribution than employers. The contributions made are credited into each employee's Ordinary, Special and Medisave Accounts.

7. For the selected employment-related schemes, contributions are determined by the employer and the employee based on their earnings up to a specified minimum level and up to a specified maximum level. On the other hand, the government provides a pension for all participants of the National Pension Scheme in Japan is a flat rate.

8. Among the selected places, the Japanese and Singaporean governments provide the same type of social security system for retirement protection. The Japanese government bears the administrative cost of the National Pension Scheme and the Employee's Pension Insurance Scheme. In addition, it bears the cost of half of the total benefit payments of the National Pension Scheme and the amount is scheduled to cover half of the total benefit payments by the year 2010. The government also bears the administrative cost of the Central Provident Fund. Nevertheless, the government occasionally offers subsidies to selected groups of participants via the Central Provident Fund Board.

9. Investments are funded in the Canadian Pension Plan is mainly by the Canada Health Plan Investment Board, a wholly owned entity of the Canadian Ministry of Health, Labour and Welfare entrusted the Government Pension Investment Fund to make investments for the Employees' Pension Insurance Scheme and the National Pension Scheme. The Central Provident Fund Board and the Central Provident Fund Board of participants of Central Provident Fund are allowed to make investments in the Central Provident Fund.

10. Although the social security systems for retirement protection in the selected places all offer retirement, disability and death benefits, there are different ways to receive these benefits. In the United States, the official retirement age is used as a benchmark to calculate the amount of benefit payments. Participants can choose to receive their benefit payments earlier or later to defer retirement benefit at the latest of 65 years old. For participants withdrawing pension before (earlier) the age of 65, the benefit rate is adjusted downwards.

11. In Singapore, the official retirement age is 62. The Central Provident Fund Board will withhold savings from participants at the age of 55. However, they are required to set aside the Minimum Sum from their savings in the Special and Ordinary Accounts and deposit it in the Retirement Account. This account is used to buy annuity products, which are investment-linked investment instruments and to be used only at the age of 62 onwards. In addition, participants can withdraw their savings in the Retirement Account to cover the medical expenses during retirement as well.

Description:-

Old age pensions -- United States.Selected articles on old age pensions.

Handbook series -- ser. II, v. 1.

The handbook series. ser.II -- v.1.Selected articles on old age pensions.

Notes: Bibliography: p.[xxxvii]-lxxii.
This edition was published in 1927



Filesize: 15.22 MB

Tags: #Old #age #and #survivors' #pensions #and #related #benefits

State pension: age

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Age Structure

If the member had not retired prior to death, the plan may pay out a lump sum to the designated beneficiary.

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