



## 《双语新闻：英专家称退休金制度已不适合21世纪》

### 双语新闻：英专家称退休金制度已不适合21世纪

Millions of workers will be exposed to "risky", hard-to-understand and outdated retirement saving schemes under the government's scheme to automatically enrol people into pensions, former Downing Street adviser Dr Ros Altmann has warned.

More than 1.6 million people have already been placed into pension schemes under the Government's automatic enrolment initiative, which started in October 2012 and is expected to result in around 11 million new pension savers over the next five years.

But in a report, Pensions – Time for change, Altmann said: "The future for pensions is more complex and risky than ever before." She called for an overhaul of defined contribution (DC) pensions which, she argued, "are not fit for 21st-century lives".

DC schemes offer payouts based on the performance of the funds that the saver's money is invested in, unlike final salary schemes where employees are guaranteed a set income on retirement. They are cheaper for firms to run because the employee is taking on the investment risk, and are likely to be the type of scheme on offer to workers through auto-enrolment.

People with DC schemes use their retirement savings to buy an annuity when they retire, which sets the size of their annual income for life. But the rates on offer fluctuate and comparing deals is made more complicated by the variety of different annuities you can buy, which depend on factors like the state of your health and whether you want them to provide for just yourself or your partner as well.

The report said: "The risk of buying at the wrong time, choosing the wrong annuity or failing to find the right rate could increase the number of poorer pensioners by many millions."

Altmann, a former director-general of over-50s group Saga, recently said pensioners could be taking on "the biggest gamble" of their lives when they buy an annuity, and many may never live to see any return on their money.

Her report, sponsored by retirement products provider MetLife, surveyed more than 3,000 people. It argued that auto-enrolment will increase "coverage but not adequacy of pensions".

Altmann said the problem with the Government's pension reforms is that they require people "to be able to cope with risks that they do not really understand".

Consumer research carried out for MetLife found that three-fifths (60%) of people do not understand or are unsure if they are fully aware of the risks of investing in a DC scheme. This figure rose to three-quarters (75%) of people aged between 18 and 24 years old.

Nearly three-quarters (72%) of people said they would be more likely to save into a pension if it guaranteed a level of retirement income.

Altmann said that to shore up more savings, people should think about working for longer and easing into retirement in phases, perhaps by initially going part time.

"A record 1 million people are now still working beyond age 65," she said. "The old notions of 'early retirement' are being consigned to history, but far too few workers are planning ahead for longer working lives.

"This has to be part of the solution to our pensions crisis and, in fact, can be a very positive model for the future. The whole concept of retirement is changing. It will become a process rather than an event."

A Department for Work and Pensions spokeswoman said: "Our reforms to the state pension will introduce a single, simple, decent state pension, which will provide a solid foundation for further saving through automatic enrolment into workplace pensions with employer contributions and tax relief."

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