

MONEY, FINANCES AND CREDIT

PROBLEMATIC ISSUES OF FINANCIAL CONDITION OF PRIVATE PENSION FUNDS: EXPERIENCE OF FOREIGN COUNTRIES AND UKRAINE

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The article is devoted to the international experience on the organization of private pension funds. Pensions analyzed by country. Present dynamics of the main indicators of private pension funds in Ukraine. Considered the most suitable pension scheme for Ukraine, given statistics on the market. Certain decisions to normalize the situation in the market of private pensions are made.

Critical review showed that the state can no longer cope with the growing need for decent funding retirees, so there was the need to find additional methods of pension funds accumulation. The comparison between the European Union and the United States is made.

Investigated pension benefits across countries, and analyzed the proportion of public and private pensions.

The article provides an analysis of key

performance indicators NPF, according to data reported.

After reviewing statistics, drew attention to a number of problems in the development of private pension funds.

Made suppose that an effective and reliable system of private pension provision is necessary to conduct with a number of activities at the national level:

- extend the areas of investment of pension assets;
- unify a procedure for assessment of pension assets and determine the amount of pension savings;
- introduce international standards of investment activity and reporting for systems of funded pensions; implement additional measures for the protection of the funds from the pension system accumulative impairment and other risks.