

	2014	2014	2013	2013	2012	2012	2011	2011	2010
	USD	USD	USD	USD	USD	USD	USD	USD	USD
Report value of new business generated	100	100	100	100	100	100	100	100	100
Germany	1,512	2,479	2,878	5,478	1,828	2,798	2,880	100	100
Australia	830	1,217	1,664	2,327	700	875	1,056	100	100
Spain	39	99	97	169	45	97	126	100	100
Portugal	213	564	787	962	293	564	862	100	100
Italy - Italian	98	182	287	409	173	287	382	100	100
Other ¹	443	1,178	1,899	2,545	844	1,477	1,882	100	100
United Kingdom	2,778	5,565	8,158	11,828	2,837	6,275	8,988	100	100
Ireland	317	275	338	665	725	786	287	100	100
United Kingdom & Ireland	2,895	5,795	8,494	12,493	2,935	6,348	8,988	100	100
Europe	1,778	2,279	3,197	6,278	1,432	2,278	2,882	100	100
France	70	144	170	220	78	144	187	100	100
France	1,243	2,585	3,367	4,458	1,310	2,427	2,588	100	100
Germany	217	274	327	588	302	497	627	100	100
Europe	565	1,572	2,078	2,883	890	1,879	2,588	100	100
Australia	4	10	13	13	2	2	3	100	100
Other Asia ²	137	278	382	514	178	274	382	100	100
Poland ³ , Italy ⁴ , Spain ⁵ and Other	1,175	2,214	2,887	4,280	1,312	2,378	2,588	100	100
Europe	2,895	4,577	6,388	10,758	2,837	4,586	2,778	100	100
Asia - excluding Malaysia	472	845	1,290	1,724	473	844	1,454	100	100
Before Investors ⁶	4	7	28	58	5	237	582	—	—
Total - excluding Europe, Asia, C&I & Malaysia	5,740	11,214	16,540	22,733	6,144	12,425	16,523	100	100
Europe, Asia, C&I & Malaysia	738	248	377	444	89	775	279	100	100
Total	6,478	11,462	16,917	23,177	6,233	13,200	16,802	100	100

7 – Trend analysis of FYMGP by product (continuing operations) 7 – discrete

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S Ben Porath



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Understanding the ways in which people save for their retirement is an urgent issue So much has changed in the last 10 to 15 years especially in the area of the provision of pensions and retirement income Around the world greater and greater responsibility is being allocated to individuals while governments discount their contributions to social security and employers retreat from the provision of supplementary retirement income This book explores the behavioral revolution and its implications for understanding financial decision making and saving for the future Recognizing the profound implications of this research program it goes beyond issues of risk aversion framing and decision making to consider how social identity and the resources due to people by virtue of their place in society figure in savings behavior It gives considerable attention to the context of the environment in which people make financial decisions arguing that this allows a better understanding of the coexistence of sophistication and naivety apparent in patterns of retirement saving Utilizing databases from the UK the book provides an empirical foundation to its theoretical arguments demonstrating how an integrated approach to individual financial decision making is necessary if we are to address the apparent shortfall in many people s planning for the future The book concludes by setting the agenda for the design governance and regulation of pension savings schemes consistent

with delivering cost effective solutions to pension adequacy In these ways it sets forth a strategy for rethinking individual behavior as well as the design of retirement income systems Contingencies ,2003 United States Code, 2000, Supplement 4, V. 1 House (U S) Office of the Law Revision Counsel,2006-07 Contains additions to and changes in the general and permanent laws of the United States enacted during the 108th Congress 1st Session Finding Solutions to the Challenges Facing the U.S. Postal Service United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Subcommittee on Federal Financial Management, Government Information, Federal Services, and International Security,2011 *401k Answer Book* Great West Ret Svcs,Wells Fargo Retirement Plan Services, Inc. Staff,2004-11-12 Summary of Final 401 k Regulation Changes for reliable guidance on implementation administration termination and every other aspect of 401 k plans rely on 401 k Answer Book This quick access sourcebook helps you ensure that every aspect of your plan runs smoothly and lets you avoid the pitfalls of poorly designed and administered plans The 2005 Edition is easier than ever to use as a comprehensive one volume desk reference Join the thousands of pension professionals who turn To The 401 k Answer Book for their toughest questions on Design considerations Employee communications Participant loans Hardship withdrawals Nondiscrimination testing Fiduciary responsibility Accounting and reporting requirements Distributions Transfer or rollover of benefits Included in the 2005 edition are New rules and procedures applicable To The Internal Revenue Service IRS determination letter process Proposed IRS regulations clarifying rules applicable to age 50 catch up contributions Final IRS regulations on the minimum distribution rules New life expectancy tables to be used under the new minimum distribution rules Considerations when merging a money purchase plan into a 401 k plan Discussion of pertinent issues involved in the Enron litigation Additional IRS guidance on permitting distributions following a severance from employment Plan design opportunities as a result of EGTRRA Release of a new model distribution notice reflecting EGTRRA provisions Further guidance from the Department of Labor DOL on programs providing investment advice to participants Final DOL regulations on the use of electronic technology in plan administration Updated information on prototype and volume submitter plans Recent information on IRS user fees associated with determination letter applications Elimination of the special rule capping elective deferral contributions in the year after a hardship withdrawal occurs and much more Complete with retirement planning tables and relevant citations this unique question and answer guide is invaluable for benefits managers attorneys actuaries administrators accountants and financial and investment planners **Index to Federal Tax Articles** Gersham Goldstein,Boris I. Bittker,1975 This multi volume bibliography lists every significant article on federal income estate and gift taxation since 1913 Over 36 000 articles are cited in reverse chronological order organized by topic and author **Standard & Poor's Stock Reports** ,2003-07 *Plunkett's Insurance Industry Almanac 2008* Jack W. Plunkett,2007-11 Insurance and risk management make up an immense complex global industry one which is constantly changing Competition continues to heat up as mergers and acquisitions create

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