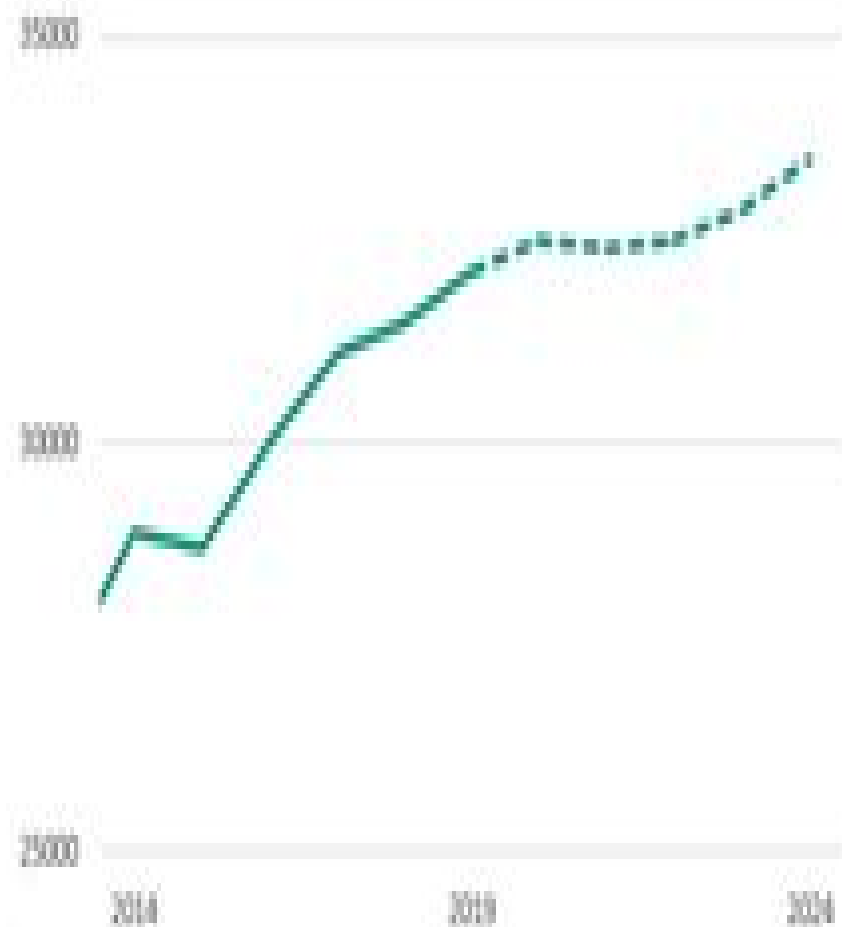


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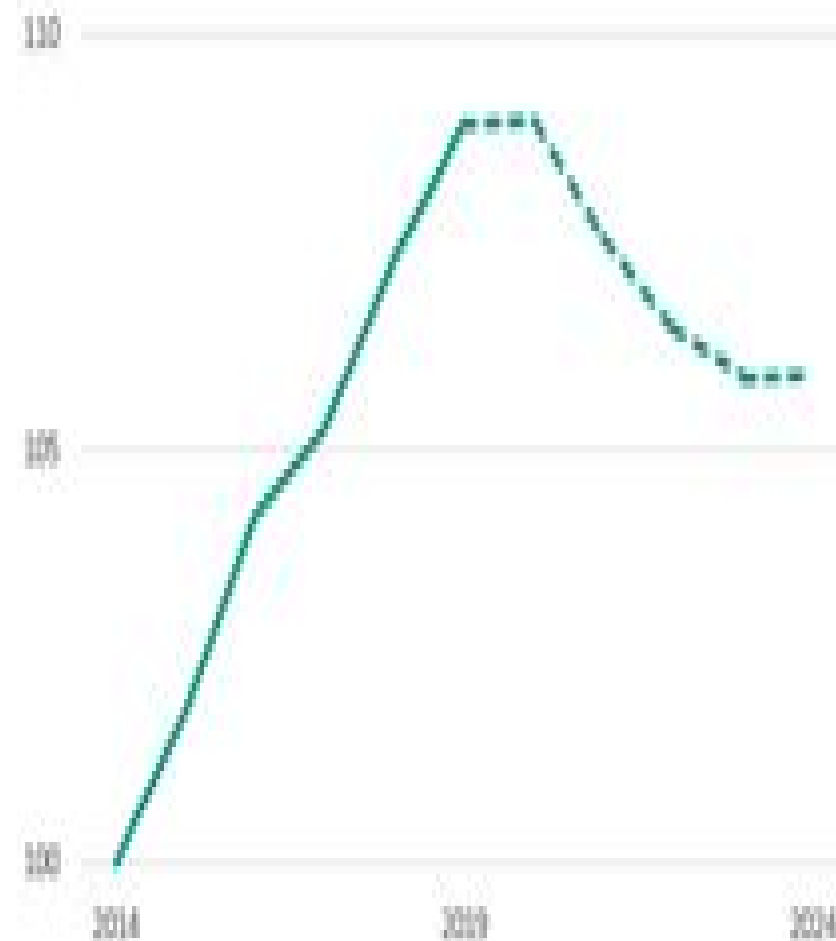
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Bonussen Gekorte Pensioenen Vermogensbeheerders Generatieconflict

David Hollanders



Bonussen Gekorte Pensioenen Vermogensbeheerders Generatieconflict:

Hoge bonussen en gekorte pensioenen / druk 1 David Hollanders, 2015-07-15 Babyboomers hebben alle tijd en geld van de wereld jongeren moeten straks bloeden voor die luxe oude dag Zo wordt het pensioenconflict van links tot rechts neergezet Maar het beeld van een generatiestrijd tussen jong en oud is misplaatst Er is een andere oorzaak voor dat tekort het feit dat de kosten elk jaar stijgen en inmiddels 6 miljard euro bedragen De kostenstijging hangt samen met en is het gevolg van de financialisering van pensioenfondsen Ooit was het pensioen een arbeidsvoorwaarde sinds de jaren negentig is het een financieel product Pensioenfondsen zijn inmiddels een klein onderdeel van een lange keten van uitbestedingen bestuurslagen en vermogensbeheerders waar salarissen en bonussen een veelvoud zijn van de Balkenendenorm Fondsen beleggen inmiddels steeds meer in risicovolle producten en de kosten stijgen Het had allemaal tot goede prestaties moeten leiden maar dat is niet het geval gebleken Een structurele kostenbesparing van 12% zou onderwijl voldoende zijn om de kortingen ongedaan te maken 0In het eerste deel schetst Hollanders hoe een combinatie van polderende sociale partners geprivatiseerde fondsen en een dominante bonuscultuur hebben geleid tot de huidige kortingen Hij laat zien dat het frame van een generatieconflict de werkgevers en vermogensbeheerders wel goed uitkomt In het tweede deel biedt de auteur ook een oplossing

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