

STUDIU DE CAZ PRIVIND DETERMINAREA VIABILITĂȚII ȘI SUSTENABILITĂȚII UNUI SISTEM DE PENSII PRIVATE (II)

CASE STUDY REGARDING THE DETERMINATION OF THE VIABILITY AND SUSTAINABILITY OF A PRIVATE PENSION SYSTEM (II)

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Abstract. The risks taken by the players on the financial market or the participants at the pension systems are linked to the asset sustainability, to the administrators' ability of ensuring the payments to the beneficiaries, at an unaltered value. The sustainability of the pension systems is more than disputable due to the uncertainty of the action of the acting factors. The fund administrators, but especially the participants, wish for a maximum degree of certainty for their assets. The certainty degree depends on the influence of the vectors and also on the specific market developments. Other influences are connected to: the financial position of the fund, the general trend of the economy, the current income and expenses, the productivity of the assets made by the fund.

Keywords: actuarial calculation, financial asset, future payments, sustainability