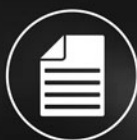


Cambridge Journals Digital Archive

Knowledge is no longer shelved



Over 900,000
articles from
300+ journals



Over 245 years
of world class
research

Available in collections, bespoke packages and as
individual journal archives

[cambridge.org/core-cjda](https://www.cambridge.org/core-cjda)



CAMBRIDGE
UNIVERSITY PRESS

Economics

Books and Journals from
Cambridge University Press

Cambridge's economics list is renowned for the breadth and quality of its publishing.

Our book list is home to the work of some of the most important economists in the history of the discipline, most notably John Maynard Keynes, as well as the work of almost 30 Sveriges Riksbank Nobel Prize laureates, including Kenneth Arrow, Herbert Simon, Robert Solow and Joseph Stiglitz.

This is complemented by a cluster of key journals such as *Econometric Theory*, *Journal of Economic History* and *Journal of Financial and Quantitative Analysis*.

For further details visit:

[cambridge.org/core-economics](https://www.cambridge.org/core-economics)

Cambridge
Core



CAMBRIDGE
UNIVERSITY PRESS



Cambridge Core

The new home of
Cambridge Journals

cambridge.org/core

Cambridge Core



Instructions for Contributors

Contributions

The journal publishes original academic research papers on the economics and finance of pensions, retirement income and ageing. The Journal also publishes "Issues and Policy" articles which review the state of knowledge or the debate in particular areas. Papers from actuarial science, mathematics, statistics and other disciplines are welcome as long as there is a clear economics or finance content. Examples of subjects the journal will cover include: pensions and labour markets, the macro- and micro-economics of pensions, pension fund management, regulation of pensions, valuation of pension liabilities, corporate governance, political economy issues, financial planning for retirement and marketing of private pensions.

Manuscripts

All manuscripts must be submitted online via the website:

<http://mc.manuscriptcentral.com/jpef>

Detailed instructions for submitting your manuscript online can be found at the submission website by clicking on the 'Instructions and Forms' link in the top right of the screen, and then clicking on the 'Author Submission Instructions' icon on the following page.

An Editor will acknowledge receipt of the manuscript, provide it with a manuscript reference number and assign it to reviewers. The reference number of the manuscript should be quoted in all correspondence with the *JPEF* Office and Publisher.

Manuscripts should begin with an abstract of not more than 100 words and ordinarily should not exceed 35 pages in length double spaced and 12pt font with 1 inch margins. Manuscripts will be reviewed by the editors and by referees chosen by the editors.

Manuscripts are accepted for review on the understanding that the same work has not been and will not be published nor is presently submitted elsewhere. While under editorial review, it is the responsibility of the authors to keep the Editors informed about submissions, publication plans, and actual publication of related research or abstracts thereof in other outlets, including letters, journals, review publications, journals in other disciplines, conference proceedings, and published dissertations. It is further understood that all persons listed as authors have given their approval for the submission of the paper and that any person cited as a source of personal communication has approved such citation; written authorization may be required at the Editor's discretion. Authors are responsible for obtaining written permission to publish material for which they do not own the copyright. Articles and other material published in *Journal of Pension Economics and Finance* represent the opinions of the authors and should not be construed to reflect the opinions of the Editors or their employers or the Publisher.

Electronic submission of final manuscripts and illustrations

A LaTeX class file is available. The JPEF class file and instructions are available by anonymous FTP from <ftp://ftp.cup.cam.ac.uk/pub/texarchive/journals/latex/pef-cls/>. LaTeX manuscripts should be accompanied by a pdf of the entire article so it can be printed out. The journal does not print in colour, so all figures should be black and white for reproduction.

References

The Harvard system of references should be used. Citations are by author's surname and year of publication, and may stand either as a noun phrase (e.g., "Diamond (1965)") or as a parenthetical note (e.g., "(Diamond 1965)"). List references at the end of the text in alphabetical order. A typical entry is: Diamond, P. (1965) National Debt in a Neoclassical Debt Model, *Journal of Political Economy*, 55 (December): 1126–1150.

Offprints

Authors will receive a pdf of their articles upon publication, and offprints may be ordered using the form sent out with proofs, provided that this is returned within fourteen days of receipt.

This journal issue has been printed on FSC-certified paper and cover board. FSC is an independent, non-governmental, not-for-profit organization established to promote the responsible management of the world's forests. Please see www.fsc.org for information.

Pension Economics & Finance

ARTICLES

- 1 *How financial literacy and impatience shape retirement wealth and investment behaviors*
Justine Hastings, Olivia S. Mitchell
- 21 *An experimental analysis of modifications to the survivor benefit information within the Social Security statement*
Jeffrey Diebold, Susan Camilleri
- 49 *Towards an equitable and sustainable points system. A proposal for pension reform in Belgium*
Erik Schokkaert, Pierre Devolder, Jean Hindriks, Frank Vandenbroucke
- 80 *An NDC approach to helping pensioners cope with the cost of long-term care*
Carlos Vidal-Melia, Manuel Ventura-Marco, Javier Pla-Porcel
- 109 *Pension policies in a model with endogenous fertility*
Giam Pietro Cipriani, Francesco Pascucci
- 126 *Length of working life and pension income: empirical evidence on gender and socioeconomic differences from Finland*
Susan Kuivalainen, Satu Nivalainen, Noora Järnefelt, Kati Kuitto

Published in association with the International Organisation of Pension Supervisors (IOPS) and the Organisation for Economic Co-operation and Development (OECD)

Cambridge Core

For further information about this journal
please go to the journal website at:
cambridge.org/jpef



MIX
Paper from
responsible sources
FSC® C007785

CAMBRIDGE
UNIVERSITY PRESS