



Studiu privind scheme de pensii private destinate agricultorilor

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Starting in 1992, Romania has seen a series of changes in the social pension system dedicated to agricultural workers. Among these, one of the most important was the inclusion of the agricultural workers pension system in the public social security system. This was dictated by the removal of the cooperative agricultural system and the structural and economic institutions that were supporting it. Up until 1992 financing of pensions for peasants came from contributions from agricultural production cooperatives. Starting with 1990 agricultural cooperatives were dissolved, and the agricultural pension system was bankrupt. The next step was to integrate this system into the public one. At present, the public system dedicated to agricultural workers in Romania insures a pension of 20% of the average income. Under these circumstances it is necessary to complement the public pension system with a private one. The following paper tries to answer a few of the issues concerning the size of the contribution to private pension funds, to the period of accumulation and to the size of the benefit for insured ones in the decumulation period.