

Allianz Pension Index (API)

Basic Conditions	20%	Living Standards	40%	Prosperity	50%	GDP p.c.	LE at birth		
						50%	50%		
			30%	Health	30%	Health exp. OOPs	HALE	Share of population reaching age of 65 (male)	Share of population reaching age of 65 (women)
						35%	35%	15%	15%
			20%	Progress	20%	Urbanization	Internet users	Employment in Agriculture	
						40%	40%	20%	
		Finances and Demography	60%	Financial Leeway	40%	Budget Deficit	Public Spending for Old Age		
						30%	70%		
				Demographic change	60%	OADR 2020	OADR 2050	Change 2020-2050	
						10%	40%	50%	
Sustainability	40%	Preconditions	60%	Retirement Age (Men)	40%	MC/TSiR (2020)	MC/TSiR (2050)	Change MC/TSiR (2020 - 2050)	
						10%	40%	50%	
			40%	Retirement Age (Women)	40%	MC/TSiR (2020)	MC/TSiR (2050)	Change MC/TSiR (2020 - 2050)	
						10%	40%	50%	
			20%	Minimum Contribution Period	20%	(MCP) Men	MCP (Women)		
						50%	50%		
		Finances	40%	Financing	70%	Financing Method	Contribution rates		
						25%	75%		
				Pension Formula	30%	Early Retirement Deductions	Demographic Factor?		
						50%	50%		
Adequacy	40%	First Pillar	50%	Coverage	70%	Coverage 65+	Legal coverage (working age population)	Effective coverage (working age population)	Obligation?
						30%	0%	60%	10%
			30%	Benefits	30%	Gross Benefit Ratio	Minimum Pension		
						80%	20%		
		Other Pension Income	50%	Second Pillar	20%	Financing Method	Obligation?		
						80%	20%		
				Financial Assets	70%	Access to Financial Services	Old-age as Savings Motive	Private HH Net Financial Assets	Gini Coefficient
						30%	10%	30%	30%
				Gainful Employment	10%	Activity ratio 65+ (M)	Activity Ratio 65+ (W)		
						50%	50%		