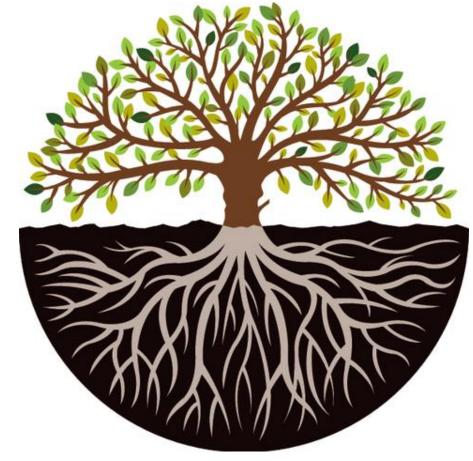
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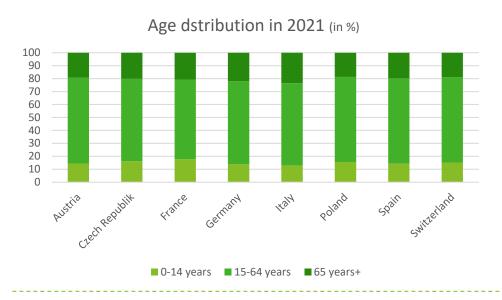


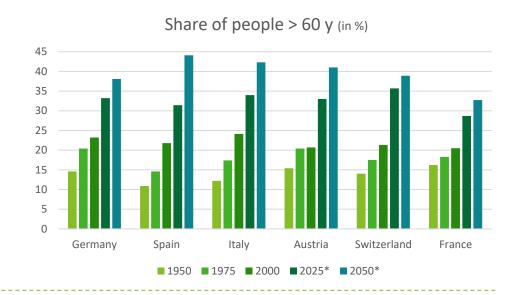
Pensions in Austria, Czech Republic, Germany, and Poland – Introduction

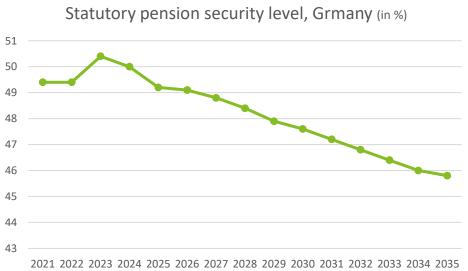


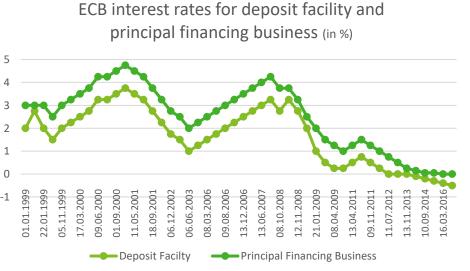
Baby Boomer Generation and Economic Environment

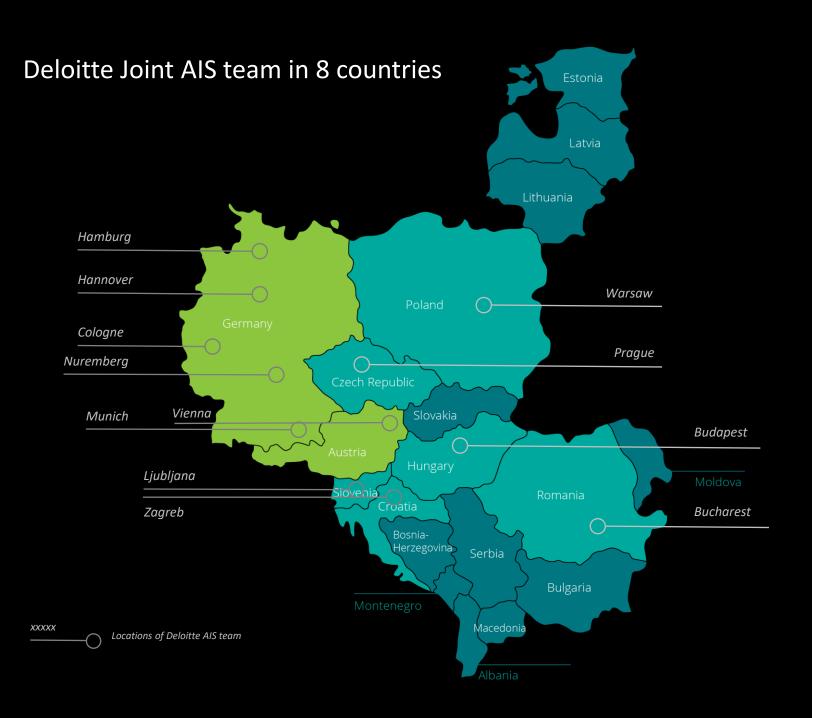
The need to provide for old age











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Deloitte Joint AIS team of actuarial and insurance experts of

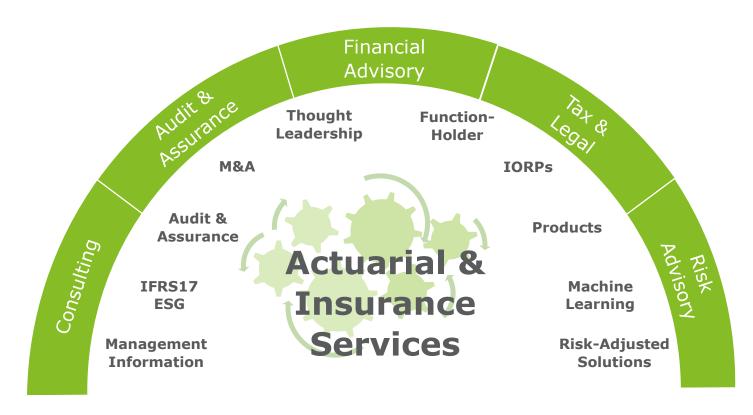
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Longterm experience and high-quality expertise

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Our team uses close interfirm cooperations with other service lines to offer a broad range of topics as well as high-quality services at scale.



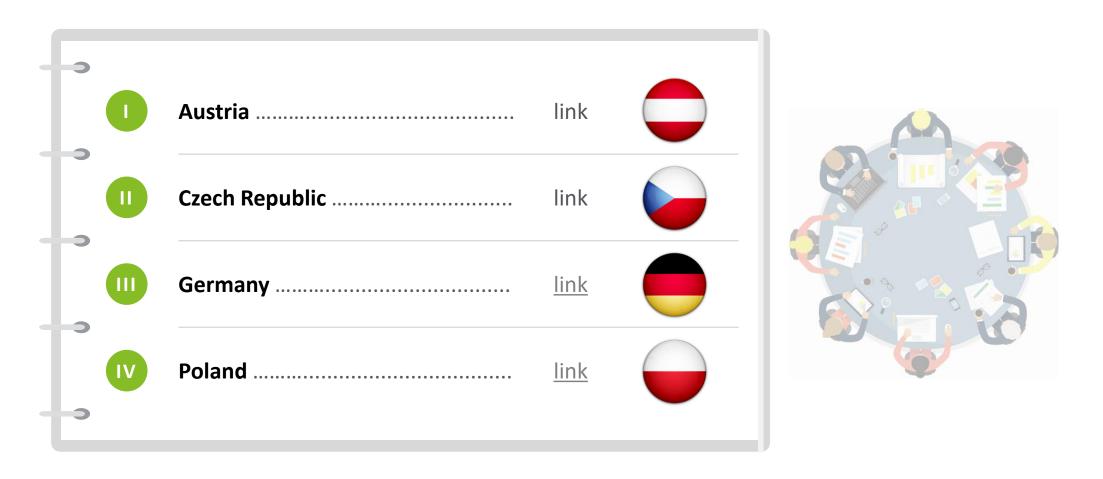
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More than 200 skilled employees in Mid and East Europe offer a strong local presence.

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Four countries – four outlines of statutory, corporate, and private pension systems



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