



YEAR	OVERALL INDEX VALUE	SUB-INDEX VALUES			OVERALL INDEX GRADE	INDEX RANKING
		Adequacy	Sustainability	Integrity		
2009	48.2	60.8	44.3	33.7	D	9 th of 11
2010	54.0	64.1	42.3	54.4	C	12 th of 14
2011	54.2	63.5	36.4	64.4	C	13 th of 16
2012	55.3	65.2	35.9	66.7	C	12 th of 18
2013	58.5	69.7	36.8	71.1	C	10 th of 20
2014	62.2	75.8	37.6	75.0	C+	11 th of 25
2015	62.0	76.0	36.8	75.0	C+	12 th of 25
2016	59.0	70.4	35.8	73.1	C	12 th of 27
2017	63.5	76.5	40.9	74.0	C+	13 th of 30

Germany's Retirement Income System comprises an earnings-related pay-as-you-go system based on the number of pension points earned during an individual's career; a means-tested safety net for low-income pensioners; and supplementary pension plans which are common amongst major employers. These plans typically adopt either a book reserving approach, with or without segregated assets, or an insured pensions approach.

**Reminder:* Each year, the Index undergoes some small changes. These changes include questions being added, removed or altered, as well the addition or removal of nations participating in the Index. Although the effects of these changes are very minimal, some of the information in this table can be impacted. A more detailed outline of these changes can be found in Chapter 3 of the Full Report for each edition.

The 2017 Report's Policy Recommendations

The overall index value for the German system could be increased by:

- Increasing the minimum pension for low-income pensioners
- Increasing coverage of employees in occupational pension plans
- Increasing the labour force participation rate at older ages as life expectancies rise
- Improving the level of communication from pension arrangements to members.

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