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## Bom waktu penyelenggaraan sistem pensiun PNS di Indonesia

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## **Abstrak**

Implementation of civil servant pension system in Indonesia is like a time bomb that could explode at any time. There are five fundamental problems identified in the implementation of civil servant

pension system. The problems are the financing of the pension plan, pension fund management, pension fimd management institutions, pension participants and pension benefits. The solutions of this problems must be precise and comprehensive. In an effort to reform civil servant pensions system, there are three components that must be updated, (1) the participant, (2) pension program which includes a pension program funding, investment funds, and pension benefits, and (3) institutions with authority to administer the pension plan.