

## Retirement systems and pension reform : A Malaysian perspective

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### Abstrak

This paper reviews and assesses emerging issues in retirement systems and pension reform in Malaysia. The pension system models proposed by the ILO, the World Bank and the Geneva Association are compared and analysed, providing a useful conceptual framework for the design and reform of pension systems. This framework is then used to assess pension reforms in Malaysia, analysing the relative advantages and disadvantages for workers. The authors conclude by proposing a number of recommendations for retirement system design and reform