

Strengthening Future and Present Pension: A Cambodian Perspective

A strong culture of family support for the elderly...



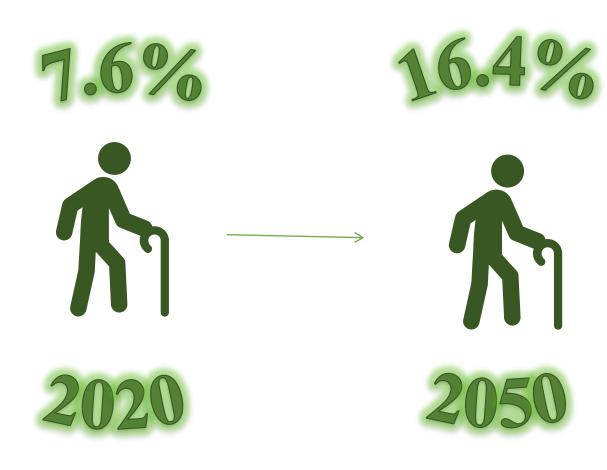


It could raise potential problem in the future.



Lower fertility rates and longer life expectancies...



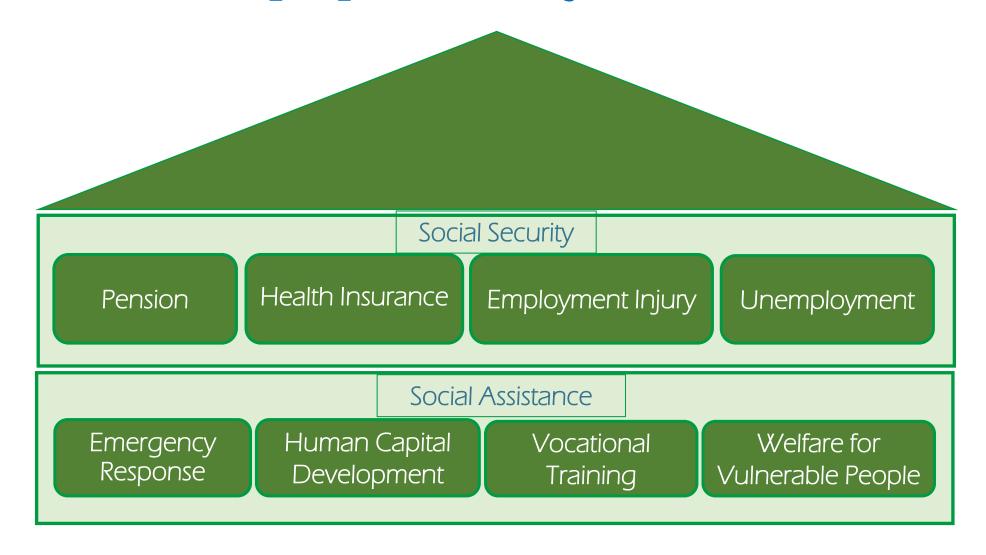


Fewer children to provide support and care

UN population projections

A need to develop a protection system









Pension schemes for private sector



- Launched in 2022
- Defined Benefit
- Contribution from both employers and employees

Three main types of pension:

- Old-age pension
- Invalidity pension
- Survivor's pension





Pension schemes for public sector



- Non-contributory (Tax-funded)
- Pay-As-You-Go

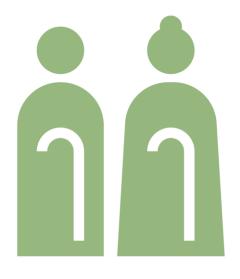
Reforms is on the way:

- Collecting contribution
- Parametric reform

Cash Transfer for Elderly (Family Package of Social Assistances)

www.nspc.gov.kh





The Family Package: a package of integrated benefits that comprehensively addresses life cycle risks for vulnerable members of poor households, including the Cash Transfer for Elderly People.



