

CAMBRIDGE

JOURNALS

Publishing 10 issues a year from 2014

Ageing & Society

Published for the Centre for Policy on Ageing and the British Society of Gerontology

Editor

Christina R. Victor, *Brunel University, UK*

Ageing & Society is an inter-disciplinary and international journal devoted to the understanding of human ageing and the circumstances of older people in their social and cultural contexts. It draws contributions and has readers from many academic social science disciplines, and from clinical medicine and the humanities. In addition to original articles, *Ageing & Society* publishes book reviews, occasional review articles and special issues.

Ageing & Society has now moved to online submissions. The entire review process is now being conducted through the Manuscript Central platform, including revisions and editorial assessments. If you wish to submit a paper to the journal please do so via the website.



Ageing & Society is available online at:
<http://journals.cambridge.org/aso>

To subscribe contact Customer Services

in Cambridge:
Phone +44 (0)1223 326070
Fax +44 (0)1223 325150
Email journals@cambridge.org

in New York:
Phone (845) 353 7500
Fax (845) 353 4141
Email
subscriptions_newyork@cambridge.org

Free email alerts

Keep up-to-date with new material – sign up at
journals.cambridge.org/register

For free online content visit:
<http://journals.cambridge.org/aso>

 **CAMBRIDGE**
UNIVERSITY PRESS

Instructions for Contributors

Contributions

The journal publishes original academic research papers on the economics and finance of pensions, retirement income and ageing. The Journal also publishes "Issues and Policy" articles which review the state of knowledge or the debate in particular areas. Papers from actuarial science, mathematics, statistics and other disciplines are welcome as long as there is a clear economics or finance content. Examples of subjects the journal will cover include: pensions and labour markets, the macro- and micro-economics of pensions, pension fund management, regulation of pensions, valuation of pension liabilities, corporate governance, political economy issues, financial planning for retirement and marketing of private pensions.

Manuscripts

All manuscripts must be submitted online via the website:

<http://mc.manuscriptcentral.com/jpef>

Detailed instructions for submitting your manuscript online can be found at the submission website by clicking on the 'Instructions and Forms' link in the top right of the screen, and then clicking on the 'Author Submission Instructions' icon on the following page.

An Editor will acknowledge receipt of the manuscript, provide it with a manuscript reference number and assign it to reviewers. The reference number of the manuscript should be quoted in all correspondence with the *JPEF* Office and Publisher.

Manuscripts should begin with an abstract of not more than 100 words and ordinarily should not exceed 35 pages in length double spaced and 12pt font with 1 inch margins. Manuscripts will be reviewed by the editors and by referees chosen by the editors.

Manuscripts are accepted for review on the understanding that the same work has not been and will not be published nor is presently submitted elsewhere. While under editorial review, it is the responsibility of the authors to keep the Editors informed about submissions, publication plans, and actual publication of related research or abstracts thereof in other outlets, including letters, journals, review publications, journals in other disciplines, conference proceedings, and published dissertations. It is further understood that all persons listed as authors have given their approval for the submission of the paper and that any person cited as a source of personal communication has approved such citation; written authorization may be required at the Editor's discretion. Authors are responsible for obtaining written permission to publish material for which they do not own the copyright. Articles and other material published in *Journal of Pension Economics and Finance* represent the opinions of the authors and should not be construed to reflect the opinions of the Editors or their employers or the Publisher.

Electronic submission of final manuscripts and illustrations

A LaTeX class file is available. The JPEF class file and instructions are available by anonymous FTP from <ftp://ftp.cup.cam.ac.uk/pub/texarchive/journals/latex/pef-cls/>. LaTeX manuscripts should be accompanied by a pdf of the entire article so it can be printed out. The journal does not print in colour, so all figures should be black and white for reproduction.

References

The Harvard system of references should be used. Citations are by author's surname and year of publication, and may stand either as a noun phrase (e.g., "Diamond (1965)") or as a parenthetical note (e.g., "(Diamond 1965)"). List references at the end of the text in alphabetical order. A typical entry is: Diamond, P. (1965) National Debt in a Neoclassical Debt Model, *Journal of Political Economy*, 55 (December): 1126–1150.

Offprints

Authors will receive a pdf of their articles upon publication, and offprints may be ordered using the form sent out with proofs, provided that this is returned within fourteen days of receipt.

This journal issue has been printed on FSC-certified paper and cover board. FSC is an independent, non-governmental, not-for-profit organization established to promote the responsible management of the world's forests. Please see www.fsc.org for information.

Pension Economics & Finance

ARTICLES

- 1 *The effects of risk aversion and density of contribution on comparisons of administrative charges in individual account pension systems*
Luis Chavez-Bedoya
- 21 *Affordability of public pension benefit: a historical and empirical analysis of US state and local government pension contributions*
Jun Peng, Qiushi Wang
- 43 *Financial literacy, trust and retirement planning*
Ornella Ricci, Massimo Caratelli
- 65 *State pension contributions and fiscal stress*
David Splinter
- 81 *Aging and pension reform: extending the retirement age and human capital formation*
Edgar Vogel, Alexander Ludwig, Axel Börsch-Supan
- 108 *Do knowledge gains from public information campaigns persist over time? Results from a survey experiment on the Norwegian pension reform*
Henning Finseraas, Niklas Jakobsson, Mikael Svensson
- 118 **ERRATUM**

Published in association with the International Organisation of Pension Supervisors (IOPS) and the Organisation for Economic Co-operation and Development (OECD)

Cambridge Core

For further information about this journal
please go to the journal website at:
cambridge.org/jpef



MIX
Paper from
responsible sources
FSC® C007785

CAMBRIDGE
UNIVERSITY PRESS