## **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Manuscripts are accepted for review on the understanding that the same work has not been and will not be published nor is presently submitted elsewhere.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 <u>ftp://ftp.cup.cam.ac.uk/pub/texarchive/journals/latex/pef-cls/</u>. 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.

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 *Targets missed: three case studies exploiting the linked SHARE-RV data* Axel Börsch-Supan, Tabea Bucher-Koenen, Nicolas Goll, Felizia Hanemann
- 22 Impact of defaults on participation in state supplemental retirement savings plans
  Robert L. Clark, Denis Pelletier
- 38 You're invited RSVP! The role of tailoring in incentivising people to delve into their pension situation
  Milena Dinkova, Sanne Elling, Adriaan Kalwij, Leo Lentz
- 56 *The effect of an instantaneous dependency rate on the social equitability of hybrid PAYG public pension schemes* Lorenzo Torricelli
- 76 *Gender pension gaps along the distribution: An application to the French case* Carole Bonnet, Dominique Meurs, Benoit Rapoport
- 99 *Pension communication, knowledge, and behaviour* Steven Debets, Henriette Prast, Mariacristina Rossi, Arthur van Soest
- 119 *Retirement plan wealth inequality: measurement and trends* Teresa Ghilarducci, Siavash Radpour, Anthony Webb
- 140 BOOK REVIEW

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



