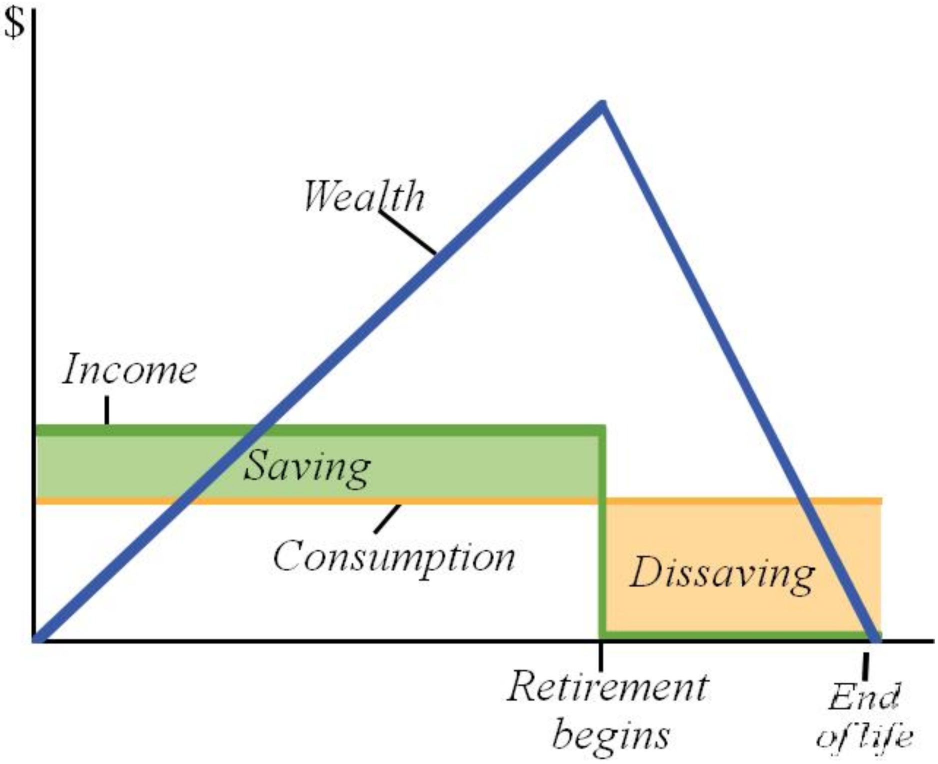

By redistribution of our personal income and placing it into our pensions, we will receive more of a payment when we reach retirement age. Thus bearing less of a burden of society as we can pay our way a bit more.

It is inevitable that our generation is one of an ageing society, so we know that policies will change, tax rates will increase etc. to help fund our societies needs for advanced healthcare and with people living longer we are going to have to fund their pensions for longer too. This means that we are now properly becoming part of a vicious circle that will do nothing to generate money into the negative economy that the ageing society has created.