

**Proposal no. 4:** development of a new retirement pension management system and of the computer and network application necessary to implement it, (a) that could be used by all countries wishing to do so, and (b) that would take into account far more information than current pension systems (in France, among others), in order to make the pension management body an expert in life expectancy and an advisor to governments in the areas of work, health, education, justice, etc.

## **Reasons for collecting more information and improving our retirement pension system**

- (a) The concern for justice;
- (b) the importance of (i) improving the operation and efficiency of the retirement pension management system and the Retirement Insurance [the single body that should be responsible for operating the retirement pension system and the supplementary retirement pension system for all schemes], (ii) reducing its operating costs, (iii) increasing the revenue (contributions) and the benefits that the pension system brings to society, and (iv) making the Retirement Insurance Administration a driving force for progress in society;
- (c) the importance of assessing more precisely (i) the work done by each person (including during unemployment), (ii) the arduousness of this work at the individual level, (iii) the living conditions of each person, and (iv) the life expectancy (and life expectancy in good health) of insured persons;
- (d) the importance of correcting the inequalities created by our imperfect and unjust (and even dishonest for some) economic, justice, health, and education systems, and in particular reducing the differences (inequalities) in life expectancy between different socio-professional categories; and
- (e) the possibilities for progress brought by advanced technologies such as artificial intelligence, all highlight the importance of collecting more information and improving our retirement pension information system.

For example, the following information should be collected by the retirement pension body:

- (1) the work done during unemployment (work done on unemployment projects, work done to defend oneself in court, training, etc.), and studies and training done outside unemployment;
- (2) health problems (illnesses), whether work-related or not, and the arduousness of the work done at the individual level that can affect the well-being and life expectancy of future retirees;
- (3) living conditions (type of housing) and events (accidents, layoffs, criminal records) that can affect the well-being and life expectancy of future retirees;
- (4) for women in particular, and for men who stop working to raise children, the children they have given birth to and raised;
- (5) all pay slips (in addition to pension contributions);
- (6) for each insured and retired person, the assets and savings accumulated and the income they generate each year;

... are some of the types of information that should be collected by the retirement pension body.

## **Benefits of a global approach to developing a retirement pension system**

- Like for the development of unique legal aid system, there are many advantages to developing a global retirement pension system ([PJ no 1 no 35-38.1](#)).

- Some countries do not have the expertise or resources to develop such advanced AI systems, so there is an obvious advantage in developing (in a rich country with the necessary expertise) a system that could be used everywhere — including in poorer countries that do not yet have the required expertise. And, as explained in [PJ no 1 no 31](#), a study published in 2000 by the ILO noted that “90% of the world’s working-age population is not covered by pension schemes capable of guaranteeing them an adequate income.” Therefore, developing a new pension system for all countries that is efficient, less costly, and beneficial to society could help all countries, including low-income countries as long as it is implemented alongside Proposals 1 and 2, which provide the required computing and network infrastructure.
- Also, the more data we have on certain subjects, the better the life-expectancy predictions made by the AI will be, and the more efficient the policy advice given to politicians will become. The system will also help WHO, ILO, UNESCO and other international organizations carry out their work, and it will help cure diseases and react more quickly to epidemics such as Covid-19.