

Lebenszyklusfonds - Thomas Lücken

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'Die Rente ist sicher - die Zeiten, als die Deutschen diese Behauptung ihrem damaligen Arbeitsminister Norbert Blömm noch glaubten, sind lange vorbei.'¹Jeder muss sich Gedanken darüber machen, wie er seinen Lebensstandard nach dem Berufsleben sichert. Allein die gesetzliche Rente wird dazu nicht ausreichen. Derzeit weiß keiner genau, wie viel Rente er bekommen wird - je weiter das Rentenalter entfernt, desto größer ist die Ungewissheit.²Nach einer Umfrage im Frühjahr 2010 von TNS Infratest³ haben 67,6% der Befragten die Altersvorsorge als Sparziel genannt. Der Anteil derjenigen, die überhaupt sparen, liegt bei 47,5% und ist im Vergleich zur Umfrage im Herbst 2009 um gut drei Prozentpunkte gestiegen.⁴Doch gerade sehr konservative deutsche Anleger setzen beim Thema Altersvorsorge oft auf eine Lebensversicherung oder das Sparbuch, anstatt trenditeträchtigere Anlagen ins Kalkül zu ziehen. Die Umfrage hat ergeben, dass 55,2% der Befragten das Sparbuch als Geldanlage nutzen. Renten und Kapitallebensversicherungen wurden von 38,6 % gewählt.⁵[...] ¹ Vgl.: Keudell, von Stephanie: Lebenszyklusfonds, 2007, S. 13. ² Vgl.: Steiner, Bruno: Riester-Renten, 2009, S. 1. ³ Die repräsentative Umfrage zum Sparverhalten der Bundesbürger ist im Frühjahr 2010 zum 38. Mal von TNS Infratest, Bielefeld, im Auftrag des Verbandes der Privaten Bausparkassen durchgeführt worden. Interviewt wurden dabei über 2000 Bundesbürger im Alter ab 14 Jahren. ⁴ Vgl.: Nothaft, Alexander: Frühjahrsumfrage, 2010, S. 1-3. ⁵ Vgl.: Nothaft, Alexander: Frühjahrsumfrage, 2010, S. 1-3. Author: Lücken, Thomas Publisher: GRIN Verlag Illustration: N Language: GER Title: Lebenszyklusfonds Pages: 00024 (Encrypted PDF) On Sale: 2010-01-01 SKU-13/ISBN: 9783640747467 Category: Business & Economics : Industries - General

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