总理国庆群众大会反应

本地学者：
公积金利率调高有助累积退休储蓄
但额外利息不足以应付退休需要

陈硕佳 ● 报道

政府预计每年花费7亿元，为公积金会员支付多一个百分点的利息，显示政府有意鼓励年长国人和中低收入者累积退休储蓄。随着提取最低存款额的年龄调高，更多年长国人将退休时至少累积25%的退休储蓄，以保障年长员工。

这是本地学者针对李显龙总理在国庆群众大会宣布的公积金改革措施，接受本报询问时的看法。学者指出，公积金户头的第6点5万元，利息上调1个百分点，有可能帮助更多人累积更多的退休储蓄，但额外的利息并不足以应付退休生活的需要。

研究养老保险课题的学者曾警告政府，公积金的利息太低，因此政府调高利息的决定实在难说。

政府研究局高级研究员叶文建博士指出，假设基本率维持在3.5%，低收入者和低退休储蓄年限的人士才会受惠。

新加坡国立大学管理学院高级副教授黄思豪认为，公积金利息将是储户的关键因素，政府也应考虑在以后提高利率。

何启良认为，政府调高公积金利率，主要是为了冲淡延迟退休导致公积金低存款的后果。政府明年将提高退休储蓄的利息，但额外的利息仍不足以应付退休生活的需要。

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Assistant Professor of Law Eugene Tan said that the government has realized many Singaporeans are unable to take advantage of the CPF investment scheme and earn greater interest for their CPF savings. Besides, the current 2.5% interest rate may just cover only inflation rate increase. So, to maintain the vitality of the CPF institution as a guarantee for retirement for Singaporeans, there is a need to increase the interest rate. He said: "The $600 more annually (and compounded) matters as it provides a much needed boost by add feathers to the retirement nest-egg of many lower-income Singaporeans."

Asst Prof Tan also said that those will have reached 62 years of age and yet cannot continue working would need immediate recourse to their CPF funds because of their health, financial commitments etc. Delaying the draw-down age for the CPF minimum sum would cause inconvenience to this group of people. He hopes that the government would consider on a case-by-case basis for parties affected and who may need to draw-down their funds urgently. He added: "Even for those who do not their CPF funds urgently, the delay in draw-down will make some unhappy as they may have plans to use those monies for a variety of purposes and now have to adjust their plans (including working longer)."

Asst Prof Tan felt that age discrimination in the workplace is a perennial problem. One way to tackle this is to continually educate workers on the worth of older workers. Their utility will change with age but their contribution still just as important. Another is to punish companies that discriminate. If carrots don't work, the stick may have to be applied.

He said that the Workfare Bonus will, for a start, act as a monetary incentive to kick start the objective of making it easier for employers to hire older workers. He said: "It seeks to make companies more receptive to the idea of considering employing or re-employing older workers. So if companies respond positively, and the workers themselves demonstrate that they can be assets to the companies, then it is a win-win situation for all. However, if companies are driven only by monetary considerations to employ older workers, the scheme may not be viable in the long-term."