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PENSION SECURITY INDIVIDUAL ACCOUNT AS A WAY OF STRENGTHENING THE SOCIAL SAFETY

The mandatory pension system covering social and voluntary financial instruments available to supplement a retirement pension is a part of the wider social security system. It is not questioned that the state plays different role in the first two mandatory pillars of the system than in the voluntary third one. However, it should be noted that the dissemination of the third pillar is a part of the state's duty to ensure the safety of retirement pensions. Its implementation means the introduction of regulations which will encourage people to additional saving for retirement. In that respect, tax incentives, which were to distinguish the Pension Security Individual Accounts introduced a year ago from the previously existing elements of the third pillar, are of particular importance. The article attempts to analyze the normative regulations of the instrument in the context of state guarantees and the aim of pension reform which was to shift the burden of financing the pension system from the next working generation to future retirees.