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# **The Reform Package at a Glance: Where to go from here**

**Ernst A. Brugger**  
**CEO**

**The Sustainability Forum Zürich**

# 1. Perception is Reality

- **Improve basis of information through statistics and research**
- **Communicate pro-actively: Dialogue with stakeholders**
- **Improve financial education and awareness**
- **Responsibility of universities, consultants, public authorities and business**

## 2. Four Key Strategies

### → Labour market reform

- Flexible labour markets (parents, older people, young people, immigrants etc.)

**→ Foster workforce participation**

- Skills and training**
- Retention practices for older employees**
- Proactive health practice**
- Attract talents through educational system**

## → Pension Reform

- Multi-pillar system with very basic social security
- Funded schemes (defined contribution)
- More markets and competition with innovation
- Choice and Informed clients
- Regulation e.g. concerning solvency, risk-management and governance (incl. transparency)

## **→ Emerging markets as an opportunity**

- Authentic problems --> authentic solutions**
- The bottom of the pyramid: micro insurance ...**
- The global interconnections: clever issue management may lead to innovations**

### 3. And again, it's about

- overcoming vested interests
- triple leadership

# Triple Leadership

