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Sommario/riassunto	Nonfinancial Defined Contribution (NDC) schemes are now in their teens. The new pension concept was born in the early 1990's, implemented from the mid-1990's in Italy, Latvia, Poland and Sweden, legislated most recently in Norway and Egypt and serves as inspiration for other reform countries. This innovative unfunded individual account scheme created high hopes at a time when the world seemed to have been locked into a stalemate between piecemeal reforms of ailing traditional defined benefit schemes and introducing pre-funded financial account schemes.The experiences and conceptual issues of NDC