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Título: Pension Strategies In Europe And The United States

Autor: Fenge/ Menil/ Pestieau/ (Ed)

Precio: \$420.00

Editorial:

Año: 2008

Tema:

Edición: 1^a

Sinopsis

ISBN: 9780262062725

Demographic realities will soon force developed countries to find ways to pay for longer retirements for more people.