



2018년 10월 10일 키워드 스피킹 방송 / 주제: 국민 연금

<광고>

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|  | <p>『비즈니스 편』</p> <p>총 347 개의 고급 표현</p> <p>전략, 재무, 마케팅, 법무 등 비즈니스의 전 영역을 망라</p> |  | <p>『시사이슈 편』</p> <p>『키워드 스피킹』 팟캐스트 에서 다룬 표현들을 소개</p> <p>총 43개의 주제에 관한 유용한 문장들</p> |
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Summary

Public pension reform is one of the most heated political issues in many countries. Recently, we can see reports in the international section of the news about Russia's public pension reform and **Putin's drop in approval ratings**.

Reform of Korea's National Pension Service or the NPS is also a heated issue. The NPS was established in 1988 **to care for Korean's life after retirement. Grown to be the world's largest public fund with over 550 billion dollars, the fund is expected to be depleted by 2057.** The depletion has to do with its structure **that guarantees to give more to pensioners for what they contributed.** Unlike in the 1980s **when the fund was architected**, Koreans now live longer, the interest rate is lower, and the birth rate has dropped. Some even predict **the NPS may run dry earlier than expected.**

In this situation, reform of the current system is inevitable. Pensioners will have to **pay more into the fund and be paid less when they collect. The minimum age for pension reception may have to be pushed back, so retirees must wait longer to receive their money.** In the meantime, the fund needs to look for more diversified income sources to **raise the fund's return.** The birth rate also has to be boosted, as **the decrease of the younger working population diminishes the amount of money added to the fund.**

This kind of reform that cuts the benefits for pensioners will inevitably face public resistance and backlash. But many point out if we don't do something now, **there may be bigger repercussions later.** Most Koreans don't have any other plans for life after retirement than depending on the NPS. It's an issue directly linked to every generation's future.

해석

1. Putin's drop in approval ratings 푸틴의 지지율 하락
2. to care for Korean's life after retirement 한국인의 은퇴 이후의 삶을 돌보기 위해
3. Grown to be the world's largest public fund with over 550 billion dollars, the fund is expected to be depleted by 2057. 5천5백억 달러가 넘는 세계 최대의 공적 연금으로 성장했지만 2057년까지 고갈될 것으로 예상된다
4. that guarantees to give more to pensioners for what they contributed 연금수급자에게 납입한 돈보다 더 많은 연금 지급을 보장하는
5. when the fund was architected 연금이 설계될 때
6. the NPS may run dry earlier than expected 국민연금이 예상보다 일찍 고갈될 수도 있다
7. pay more into the fund and be paid less when they collect 납입액은 더 많아지고 수령액은 더 적어진다
8. The minimum age for pension reception may have to be pushed back, so retirees must wait longer to

- receive their money. 연금 개시 연령도 상향되어 은퇴자들이 연금을 받기 위해 더 오래 기다려야 한다
9. raise the fund's return 연금의 수익률을 높이다
 10. the decrease of the younger working population diminishes the amount of money added to the fund 젊은 노동 인구의 감소가 연금 납입액을 감소시키다
 11. This kind of reform that cuts the benefits for pensioners will inevitably face public resistance and backlash 연금 수급자의 혜택을 삭감하는 이런 조치는 불가피하게 대중의 저항과 반발에 직면하게 될 것이다
 12. there may be bigger repercussions later 나중에 더 큰 파급 효과가 있을 수 있다

Keywords / Key Sentences

1. 국민연금을 설계할 때 출산율 저하와 저금리를 예상하지 못했다. When the NPS was architected, people didn't expect the interest and birth rate would decrease to this low of a level. / The interest rate along with the birth rate is the lowest it has ever been. The NPS did not prepare for this kind of situation. / The NPS did not forecast low levels of interest rate and births in the future.
2. 더 내고, 덜 받고, 늦게 받기 시작하는 개혁이 불가피하다. Reforming the NPS is inevitable. Pensioners may have to contribute more, be paid less and start payouts later. / Big changes are coming for the NPS. Koreans will have to pay more into the system, get less returns and extend the minimum age to receive their funds. / A major overhaul is coming for the NPS. Koreans may have to pay a larger percentage of their salary into the system, but receive a lower return. In addition, they may have to wait longer to receive their benefits than before.
3. 국민연금에 의존하는 것 이외에 다른 노후 대책이 없는 한국인이 대부분이다. Most Koreans don't have other plans for life after retirement than depending on the NPS. / Many Koreans are relying on their national pension to support them after retirement. / A lot of Koreans have no other financial option than the national pension they will receive from the government.
4. 국민연금 고갈 문제를 과장해서는 안 된다. 정부 재정을 투입해서라도 지급을 보장할 수 있다. Fear about the depletion of the NPS fund shouldn't be overly exaggerated. If necessary, we can inject taxpayer money into the NPS and guarantee future payments. / All hope is not lost for the NPS. Government involvement in the future, combined with increased taxes will inject money into the fund and could stimulate growth of the pension system. / The NPS is not all doom and gloom. The government can use quantitative easing to boost investment and hopefully returns in the NPS fund.
5. 연금에 재정을 투입하는 것은 미래 세대에게 부담을 떠넘기는 짓이다. Using taxpayer money to sustain the NPS is a very irresponsible act of passing down the financial burden to the next generation. / Allocating tax dollars to a fund that is bleeding money is not financially responsible and may jeopardize the financial certainty for future generations. / Gambling away taxpayer funds is not the best way to save the NPS, and it is unfair to future retirees who are still working. It is like robbing Peter to pay Paul.