

## **Abstract**

The submitted thesis deals with the analysis of pension systems with possible application of acquired knowledge on the conditions of the Czech Republic. Theoretically, the work is based on analysis of pension insurance and pension systems, as well as on the analysis of possible ways of implementation of pension reforms. From a practical point of view pension systems and reforms in selected countries are analyzed. These theoretical and practical bases are subsequently used for a comprehensive analysis of the pension system in the Czech Republic, including an analysis yet undertaken pension reforms. The knowledge gained is then synthesized into the appropriate conclusions and some concrete suggestions are made for specific adjustments to the system in the future. The pension system in the Czech Republic is a modern pension scheme which includes elements of solidarity and merit and excluding state pay system enables the system of additional forms of security under the third pillar of the pension system. Problems occur in conformity political representation on systemic changes in the pension system which had a negative impact in the initial implementation and subsequent cancellation of the second pension pillar. For the future, it is recommended primarily to use the Pan-European pension system with the distribution of the first pillar on social public- and publicly-insured part and the strengthening of the third pillar of voluntary supplementary pension savings with broader participating employers. It is also possible to recommend the fixing of the retirement age at 65 years because of the impossibility to perform some professions after coming to this age and due to the very low interest of employers continue to employ persons after this age.