1. When predicting whether people search for retirement-related information, what people believe and feel with regard to retirement matters just as much – if not more – than socio-economic factors. (Chapter 2)

2. Trust in pension providers is crucial: people who trust their provider are more likely to be informed about their pension, and are more willing to search for information. (Chapter 2)

3. Using assurance terms focused on securing one’s future activates pension plan participants more than using investment language focused on investing in one’s future. (Chapter 3)

4. Although age is accompanied by cognitive decline, the experience and emotional abilities of the older generation can make them better in financial decision making relative to the younger generation. (Chapter 4)

5. Ironically, despite the fact that a PhD is about becoming an expert in a tiny subject area, the best you can do to become that expert is to interact with researchers from completely different disciplines.

6. Risk and uncertainty are among the most complex concepts to grasp, and therefore among the most challenging to communicate.

7. Obligatory pension systems can turn pension plan participants into sleeping beauties, which is more of a nightmare than a fairytale in aging societies where coverage does not imply adequacy anymore.

8. You cannot change human nature, but you can try to understand it, and help to create an environment in which humans are able to make good decisions.

9. Wer sich aufs Geld versteht, versteht sich auf die Zeit. (Johann Wolfgang von Goethe)

10. Youth cannot know how age thinks and feels. But old men are guilty if they forget what it was to be young. (Albus Dumbledore in “Harry Potter and the Order of the Phoenix” by J.K. Rowling)