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- Azoulay, Y., Kudryavtsev, A. and Shahrabani, S.** Accumulating approach to the life-cycle pension model: practical advantages. *Financial Theory and Practice*, 40(4), pp. 413-436. doi: 10.3326/fintp.40.4.3
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The acceptance rate in the period 2005-2016\* has been 33%.

\* From January 1<sup>st</sup> 2005 till November 1<sup>st</sup> 2016.