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### **GrOnbichler 8etriebliche Altersvorsorge als Principal**

Hinsichtlich der Altersvorsorge kehn sich das iibliche Principal-Agent Verhiltnis zwischen Managem und Arbeitnehmern: Die Arbeitnehmer sind nicht mehr die Agents, sie sind Principals, die Anspruche an kiinftige Cash-Flows haben.

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