

The Journal of Pension Economics and Finance
Style Guide, Conflict of Interest, Plagiarism, and Complaint Procedures
 for authors submitting papers for review

GENERAL INSTRUCTIONS & PUBLICATION PROCESS

The JPEF referees all papers to be considered for publication. Your manuscript must be original (i.e. not already published). Please review and follow our submission and style guidelines, conflict of interest rules, plagiarism policies, and complaint process when submitting a manuscript for review.

Authors should consult the Cambridge University Press website for Instructions for Contributors: <https://www.cambridge.org/core/services/authors/journals/preparing-and-submitting-your-paper>.

In particular see:

Manuscript preparation guides

- [How to write an effective abstract/select keywords](#)
- [Cambridge Journals Artwork Guide](#)
- [Supplementary material information](#)
- [Seeking permission to use copyrighted material](#)
- [LaTeX](#)

MANUSCRIPT PREPARATION:

Set the page size to 8.5x11” or A4 paper. All figures, tables, and text must be double-spaced. Your entire manuscript should not exceed 55 pages.

1. Cover page:

The first page of your manuscript must include your paper title, your name/email/address, professional affiliation, an abstract of 100 words or less, and a list of no more than 6 keywords. You may list acknowledgments at the foot of the cover page. This cover page is to be submitted separately from the main body of the paper.

2. Manuscript Text:

- Use 12 point font, Times Roman, throughout the Text, Tables, References, and Endnotes. Use Arial 10 font for Figures.
- **Double-space** all text including references and endnotes (Tables may be single-spaced). Do not add extra blank lines between paragraphs. Also, do not use any automatic style or macros.
- First page start with your paper title only. Omit name/affiliation/address, abstract, keywords.
- **Order:** The paper should begin with 1-2 introductory paragraph(s) explaining what questions your study covers and a ‘road map’ of what you do in the paper to address them. End the paper with a section entitled “Conclusion,” which reminds the reader of the questions the study addressed and a brief summary of ‘takeaways.’
- **Margins:** 1 inch on all sides; header and footer of 1 inch. Indent paragraphs ½ inch. Do not add extra blank lines between paragraphs.
- **Headings:** You may use up to three levels of **text headings**. Do NOT use numbers or Roman numerals to identify heads. Do not start with a section labeled ‘Introduction’. At the end of the chapter, please have a final heading labeled ‘Conclusion’.

→Please differentiate headings as follows:

First level bold. Left justified.

Second level bold. Left justified, run-in with text, with period at end of head.

Third level underlined. Left justified, run-in with text, underlined.

3. Figures and Tables:

- For more information about artwork: see <https://www.cambridge.org/core/services/authors/journals/journals-artwork-guide>

- We must be able to edit your figures to meet editorial specifications, so you must use Microsoft Excel or Word to create them.
- All Figures and Tables must be numbered consecutively, be self-explanatory, and be positioned in separate Figures and Tables at the end of the text, **after** the references. Do not intersperse the figures/tables with the text.
- Titles and notes to Figures/Tables must be self-explanatory and all work should be sourced (and references included in reference list).
- Non-technical terms are preferred; define technical terms if necessary in a note.
- Figures and Tables must be easy to understand, with terms defined clearly.
 - For example: Returns (as % of assets) by sector
- All Figures and Tables must have **sources** (and you must include these sources in the paper’s bibliography using proper reference style).
 - For example: Source: CBO (2014), p. 5.
- Every **figure and table** must be mentioned in the text and its insertion point indicated with an italicized phrase.
 - For example: *Table 3 here* or *Figure 1 here* (We urge you to use Tables and Figures sparingly and include material of lesser import in appendices that can be accessed online.)
- Figures and Tables should indicate the year(s) of the data in either the title, or in a note, as appropriate.
- Figure and Tables should not have numbered footnotes; use letters or symbols instead.
- For Figures please use **Arial** font, not smaller than 10 pt. **Do not use colors or gray** in creating figures or tables, since they do not photograph well. Use clearly separated textures – large stripes or dots. (Small dots don’t photograph, either.)
- Tables: Insert a horizontal rule between the column heading and the main body of the text and between the main body of data and any notes or sources; the title of the table goes above the table while the notes and source go below the table.
- **Appendices:** If there is technical material, feel free to put it in appendices or endnotes so the text flows smoothly. If you are submitting appendices which will not be published hardcopy but instead only available online, please make a separate file with all such appendix material and label it clearly (e.g. “Online Appendices”).

4. Footnotes:

- Please use footnotes sparingly and only for key additional information. Please number footnotes consecutively using Arabic numbers. If possible, cite references in the text, and be sure all references (including Figure and Table Sources) are included in the bibliography.
- When documenting an information source or referring the reader to additional sources, give author and year citation in the text in parentheses. *For example:* Some contend that pensions must be reformed (Jones 2025a; Smith 2019, 2020).
- Place footnote numbers at the ends of sentences after the punctuation.
- Do not indent footnote text. Numbering should be from 1 to N, sequentially.
- Check that **all references cited in footnotes** appear in the bibliography.

5. Bibliography/References:

Every source you cite must appear in the bibliography; the bibliography consists only of sources cited in the text. For the general format see below and consult published *JPEF* articles. Italicize all book and journal titles.

Examples:

Book Chapter:

Beshears, J., J. Choi, D. Laibson, and B. Madrian (2008). ‘The Importance of Default Options for Retirement Saving Outcomes: Evidence from the United States,’ in S.J. Kay and T. Sinha, eds., *Lessons from Pension Reform in the Americas*. Oxford, UK: Oxford University Press: 59-87.

Journal Article:

Lusardi, Annamaria and Olivia S. Mitchell. (2011). “Financial Literacy around the World: An Overview.” *Journal of Pension Economics and Finance*, October: 497-508.

Working Paper:

Kim, Hugh H., Raimond Maurer, and Olivia S. Mitchell. (2013). "Time is Money: Life Cycle Rational Inertia and Delegation of Investment Management." NBER WP 19732.

Online Document:

Letter from Barry Melancon, CPA, to the Senate Committee on Banking, Housing, and Urban Affairs. (2010). <http://www.aicpa.org/Advocacy/Issues/DownloadableDocuments/FASBIndependence/AICPA-FairValueLetter2-18-10.pdf>

Government Document:

United States Government Accountability Office (GAO; 2016). *Functional Regulation: An Analysis of Two Types of Pooled Investment Funds*. GAO-86-63. Washington, DC: GPO.

Press Release:

Charles Schwab (2015). "Press Release: New Schwab Data Indicates Use of Advice and Professionally-Managed Portfolios Results in Higher Rate of Return for 401(k) Participants." San Francisco, CA: November 27.

Issue Brief:

VanDerhei, J., and C. Copeland (2015). 'The Changing Face of Private Retirement Plans,' *EBRI Issue Brief* 2032. Washington, DC: Employee Benefit Research Institute.

Book:

Kay, Stephen J. and Tapen Sinha, Editors. (2008). *Lessons from Pension Reform in the Americas*. Oxford: Oxford University Press.

Newspaper article:

Altman, D. (2002). 'Enron's Collapse: Pensions; Experts Say Diversify, but Many Plans Rely Heavily on Company Stock,' *New York Times*. January 20: 26.

6. Helpful Suggestions: PLEASE READ

- Please spell-check your manuscript, figures, tables, and references.
- Place punctuation inside the quote if the quote appears mid-sentence and give specific page citation. For example: "You may count on this," said Yellen (2023: 6).
- In enumerations of three or more items, use an Oxford comma before "and" and "or" (i.e., red, white, and blue).
- Use proper spelling conventions, such as 'pay-as-you-go', not 'Pay-As-You-Go'; capitalize 'Social Security Administration'; leave 'social security benefits', 'system', 'program' in lower case; 'United States', not 'U.S.'.
- Percents are always expressed as numerals, even when they are less than 10. However, spell out percents if they begin a sentence. For example: Sales increased 5 percent. Fifty percent of this was due to the internet.
- Only use the percent symbol (%) in figures and tables and parentheses
- Spell out numbers less than 10: one, two... nine, not 1, 2, ... 9. Use numerals for numbers 10 or larger.

Exceptions to this rule:

- Numbers of years are always spelled, as in "two to three years."
- Numbers beginning a sentence are always spelled out, as in "Fifteen different models were used..."
- When a number is spelled out according to one of the rules above *and* is associated with another number, that second number is also spelled out in order to maintain a consistent appearance. For example, "Fifteen of the twenty-two plans..." instead of "Fifteen of the 22 plans..."
- All items in the bibliography must be directly cited at some point in the text, tables, or figures, and vice versa.
- Only use i.e. and e.g. in parentheses (i.e., like this); otherwise write out 'that is' and 'for example'.
- To cite multiple authors, use (Smith 2008; Jones 2005) but to cite the same author with multiple works use (Smith 2006, 2008).
- When citing specific pages from an author's work use (Smith 2008: 25).

7. Copyright and Publication Issues:

Prior to publication, you are responsible for obtaining permission releases for extensive quotations of copyright-protected material in your paper. You must provide us with the signed copyright permission form. The publisher of a work, not its author, is the usual owner of the copyright. Most government publications and the data

contained therein are in the public domain. The Journal has an Open Access option on articles and you must decide on Open Access at the time the copyright agreement is signed.

Citations which usually require you to obtain copyright permission are as follows:

- Prose: over 250 words from a scholarly article, 500 words from a scholarly book.
- Reproductions or adaptations of tables, illustrations, photographs, line drawings, charts, trademarks.
- Quotations from unpublished work (dissertations, academic papers, material from unpublished collections).
- Any trade or commercial publication.
- Paraphrases of the development of another author's argument, even for the purposes of illustration.

8. Publication Ethics

We follow the ethical standards outlined by Cambridge University Press here <https://www.cambridge.org/core/services/aop-file-manager/file/5b44807ace5b3fca0954531e/CUP-Research-Publishing-Ethics-Guidelines-2019.pdf> ; please review if you have any questions.

The *Journal of Pension Economics and Finance* is strongly opposed to plagiarism, and the journal will not knowingly accept any paper deemed to be plagiarized. Plagiarism refers to an author seeking to pass off someone else's work as his or her own. Self-plagiarism occurs when an author reuses substantial parts of his/her own published work without providing appropriate references. Plagiarism is deemed to have occurred when large chunks of text, several figures or tables, or other verbatim sections have been cut-and-pasted without attribution and permission. The editors reserve the right to check any paper for plagiarism, if they deem it worthy. If a case of plagiarism comes to light after a paper is published in *JPEF*, the journal will conduct a preliminary investigation. If plagiarism is confirmed by the Senior Editors, the journal will contact the author's employer and funding agencies to report the event.

The determination of plagiarism for a paper posted online will also prompt the *JPEF* to withdraw the paper from the website and possibly be formally retracted at the Senior Editors' determination.

The online posting of a work by the author(s) as a working paper will be permissible so long as the working paper version differs from the final manuscript sent for production in the *JPEF*.

If you (and/or your coauthors) used any generative AI or large language model in producing the paper, please describe how in your cover letter to the Editor.

9. Conflict of Interest Policy for Authors Submitting Papers to JPEF

Authors submitting to journals at Cambridge University Press are required to declare any potential conflicts of interest. Conflicts of interest are those that could be considered or viewed as exerting an undue influence on the presentation, review and publication of their work. These may be financial, non-financial, professional or personal in nature. [See our full Research Publishing Ethics Guidelines here.](#)

The *JPEF* is committed to undertaking and disseminating unbiased economic research among academics, policymakers, and business professionals. We take seriously our reputation for scholarly integrity and seek to avoid the possibility of conflicts of interest. Accordingly, authors of papers submitted for possible publication in the *Journal of Pension Economics and Finance* are responsible for reporting to the Senior Editors for evaluation *any real or apparent financial conflict of interest* that might affect their work product. A financial conflict of interest occurs when an individual's private and scholarly interests diverge in such a way that a reasonable person might question whether the author's professional actions or decisions are shaped by considerations of personal financial gain in such a way as to undermine the integrity of his/her research findings.

If relevant, authors of papers accepted for publication should provide a note to the Editor indicating any real or apparent conflict of interest that might affect their work products. A conflict of interest may exist if:

- An author has a significant investment or interest, or holds (or has held in the past two years) an official position, including a consulting position, in a firm or organization related to the work product.

- A significant relationship exists with the entity if a person is a director, trustee, officer, or employee of, partner/member in, or has (or has had in the past two years) a material financial interest in, the entity in question which is featured in the work product.
- An entity is a corporation, partnership, unincorporated association, or any similar group.
- Determination of a material financial interest is a matter of personal judgment but, at a minimum, would be required for an aggregate interest for the person and for all entities or individuals having material relationships with the person of more than: 1 percent of any class of the outstanding securities of a firm or corporation, or 10 percent interest in a partnership or association, or 5 percent of the total direct and beneficial assets or income of the person.
- A significant relationship exists as to an individual featured in the work product if that individual is in the immediate family of the author (where immediate family includes parents, siblings, spouse and offspring).

This list is not exhaustive and, when in doubt, any potential conflict of interest should be reported to the Senior Editors for evaluation.

10. Complaints Policy

The *Journal of Pension Economics and Finance* considers manuscripts for publication representing a broad range of professional views. The Senior Editors appoint an Editor to make decisions about each paper submitted. The Editor decides how many reviewers (if any) to solicit, and how to take into account their professional opinions. Editors recognize that reviewers can be imperfect, and that there is room for difference of opinion.

After reviewing the paper and referee reports, if any, the Editor makes a decision in the paper. If an author is unhappy with that decision, the author can first ask the responsible Editor if he/she would be willing to re-review the case. If the Editor replies that his/her decision is firm, the author can ask the Senior Editors for a review of the case:

- 1) The Author must submit to the Senior Editors a complete file including the original manuscript and any revised manuscript submitted, all referee reports, the Editor's decision letter, proof that the author has corresponded with the Editor without satisfaction, and a letter detailing the Author's disagreement with the Editor's and/or referee recommendations.
- 2) The Senior Editors will review the case in its entirety and arrive at a conclusion which will be communicated to the Authors. This decision will be final.

As a matter of policy, the Senior Editors will only accept a complaint in the limited circumstance of clear evidence of ethical or legal violations in the decision process. An academic disagreement, whatever its nature, is not grounds for a further complaint. The senior editors do, however, welcome feedback on decisions. While they will not overrule decisions on the basis of feedback, such feedback is helpful to their oversight and governance of the journal.