

of an independent partner and peer review, improve planning and implement evaluation of national and regional research innovation policy.

Conclusion. The EU program Horizon 2020 began in 2014 and is designed for 7 years (2014-2020). Our researchers have already received grants in various areas of expertise. The program is open to all interested scientists, teachers or even students if they have their own innovative project, or at least an idea. So Ukraine's development in all sectors will increase the latest technology developed by our scientists to be implemented. Moreover, other countries will want to use our achievements in various fields.

Ukraine's participation in the Framework Programme for Research and Innovation Horizon 2020 will enable Ukrainian scientists to conduct basic research at major research centers, carry out a wide range of innovative and applied research, to attract high-tech industries to implement projects and to realize the full potential of our country in scientific, economic, social and other fields.

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INSURANCE COMPANIES AND PRIVATE PENSION FUNDS IN THE SYSTEM OF PRIVATE PENSION INSURANCE IN UKRAINE

Introduction. The system of private pension insurance, built in 2004 on the basis of the Law of Ukraine «On Non-Governmental Pension Provision» is an important reform and integral part of the reform of the pension system in Ukraine. In modern conditions the significance of the system increases. Private pension occupies an extremely important place in the social protection of the working population. It is this kind of personal savings insurance that must become an effective tool in achieving a balance of interests between the State and citizens with regard to their pensions they have earned by their retirement age as well as provide stable payment of pensions to the citizens of Ukraine.

Nowadays there is a need to determine the role of insurance companies and private insurance funds in a funded system, which is one of the conditions set by the

International Monetary Fund, an organization that is one of the largest investors in Ukraine.

Analysis of recent research and publications. The issue of the role of insurance companies and private insurance funds in the system of pension insurance have been studied by I. Doronina, R. Holtsman, O. Khmyz, N. Kovaleva, H. Schmidt, O. Tarasenko, S. Trukhachova, N. Fedorov, A. Fedorenko, V. Feshchenko, E. Yakusheva,

The objective of the paper is to determine the role of insurance companies and private insurance funds in the system of pension insurance in terms of integration of Ukraine into the European Union.

Results of the research. At present insurance companies and private pension funds deal with private pension insurance in Ukraine. Retirement savings are the only priority of private funds. Upon the occurrence of the death of the owner of the money at the stage of its accumulation, all the accumulated and multiplied money will be distributed between the legitimate heirs according to the testament [1: 91].

Although a member of a non-governmental pension fund can pay 1% of their annual contributions to cover their insurance of death and disability of the 1st group caused by accident, the primary task of the insurance company is to protect the citizens and their families, that is, to provide the insured person and the beneficiaries under the contract with money for living expenses and for higher education, purchasing a house, etc. Insurance payments can be received by both the insured person (in case of a non-material breach of health) and their relatives. In case of death of the insured person their relatives get payments or direct beneficiaries according to the policy. In case of survival of the insured person before the expiry date of the contract, they (the person) will receive the accumulated and multiplied money personally [2].

The first pension fund was registered on March 30, 2004. As of 06.30.2015 the State Register of financial institutions contained information about 72 private pension funds. However, their participants comprise only 2% of the population (figure 1).

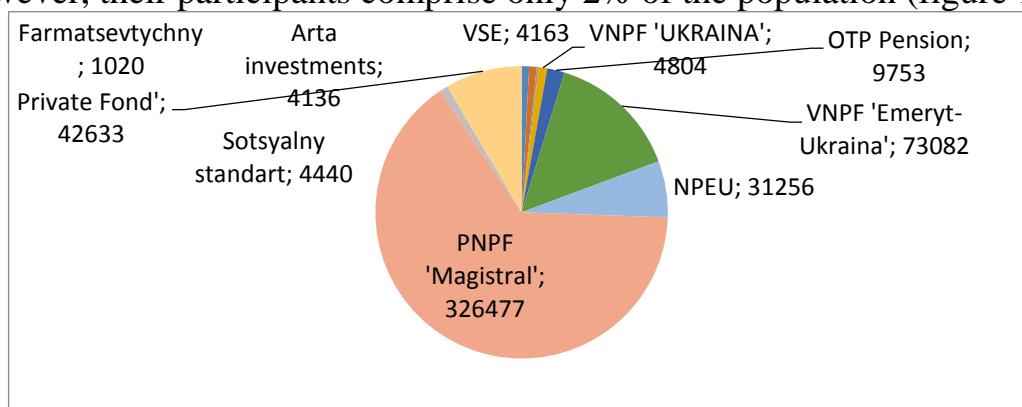


Fig. 1. The Number of Participants of Non-State Pension Funds in Ukraine in 2015

Accumulation of funds in insurance companies is almost a family tradition in foreign practice, especially in the countries of the European Union and the United States. In Ukraine, the trend is gaining momentum and Ukrainians entrust the their

pension insurance only the leaders in the market: «MetLife», «Uniqua», «PZU», «Jupiter» [3].

Conclusion. The development of private pension insurance is strategic for Ukraine, especially in terms of integration into the European Union. In conclusion we can mention that, given the characteristics of private insurance funds and insurance companies, citizens of Ukraine today use both methods of pension insurance simultaneously. The task of professional financial advisors working for clients is to calculate and make the best plan of accumulation, because the private pension system is now regarded as an effective tool to achieve the balance of interests between the state and the citizens in the sphere of their pensions on reaching retirement age and also provide stable payment of pensions to the citizens of Ukraine.

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HISTORICAL STUDIES

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CARICATURE IN THE CONTEXT OF SOVIET PROPAGANDA

Introduction. The core of the Soviet propaganda was based on controlling what the society thinks, enforcing the “Soviet Type of Thinking” on the common citizen at every point. Posters, radio, television, all types of media – it all followed the Soviet person throughout his or her life. The Department for Agitation and Propaganda of the USSR accentuated the influence of visual communication methods on the human consciousness, for it is through the visualization of information on any issue, or any