

# 'Who'

Participants & employers of currently affiliated pension funds

Participants & employers of currently affiliated pension funds and others (e.g. occupational pension funds (OPFs) and industry/sector-wide pension funds (BPFs) that intend to go into liquidation, self-administering funds, self-employed persons with no employees ('ZZP'ers), foreign funds)

or?

# 'What'

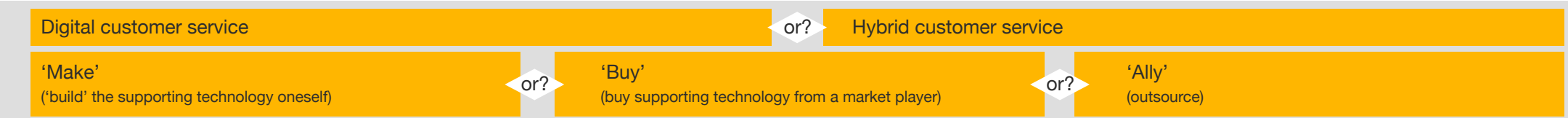
Solidarity contribution scheme (SPR)	and/or?	Flexible contribution scheme (FPR)
Age-independent premium		
Collective investment at fund level		Individual investing ('lifecycle')
Allocation of hedge or biometric return by age group		Allocation of return per participant
Allocation of excess return by age group		Loan restriction
Loan restriction lifted		Risk-sharing reserve (for sharing biometric risks) <b>and?</b>
Solidarity reserve		
Redemption 10% lump sum		
Standardised Survivor's Pension		
Variable payout		Fixed benefit <b>or?</b> Variable payout
Integrated accrual and benefit phase		Split accrual and benefit phases

### Participant interaction

Understanding risk preference	To align the investment policy with the collective (SPR) or individual participant (FPR), the risk preference of the age group (SP) or individual participant (FPR) must be determined at least once every five years.
Insight into socially responsible investing	To align the investment policy with the preference for socially responsible investment the preference for this of the collective (SPR) or the individual participant (FPR) may be determined
Insight into expected pension	Based on return projection, the participant must be able to obtain insight into the pension to be expected based on at least three scenarios
Insight into financial well-being	Through integration with other financial data, a broader financial insight than just pension can be given to the participant

**EXAMPLE**

# 'How'



**Key**      Required by the WTP      Optional