



European Tracking Service





... your provider
... information relevant for
you



... comprehensible and
tailored to the target
group

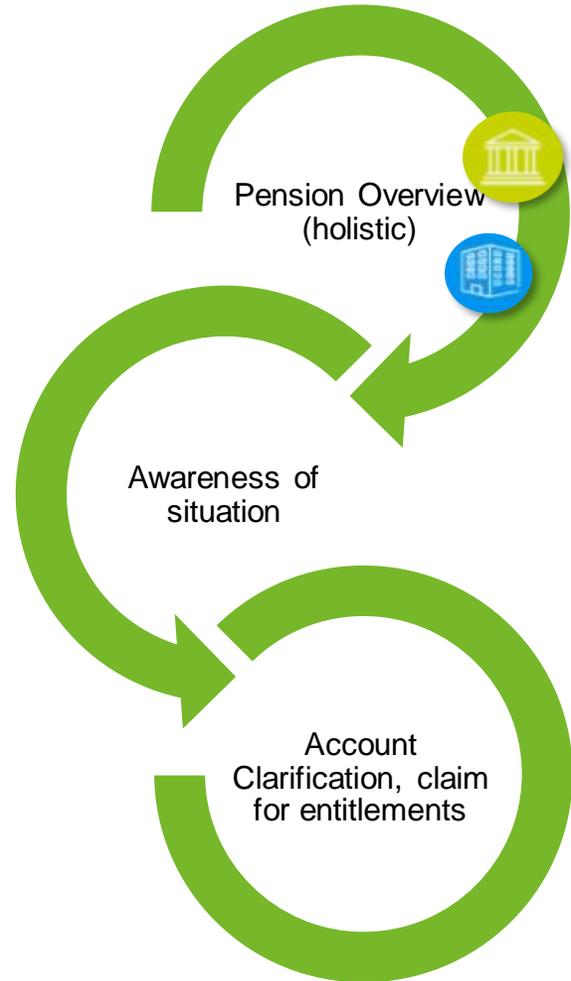


... through an action
list and other options
on a dashboard

Agenda.

- ✓ Introduction
- ✓ Part one: functional elements
 - ✓ Our approach for developing the website
 - ✓ Functionalities FYP-Pilot
 - ✓ Walk through the website
- ✓ Part 2: Content – concept and methodology
 - ✓ Example Find: Will I lose my right to my state pension payments when I move across Europe?
 - ✓ Example Inform: How does time with my kids impact the pension development?
 - ✓ Example Activate: What benefits does the Swedish national public pension provide?

Holistic and tailored information

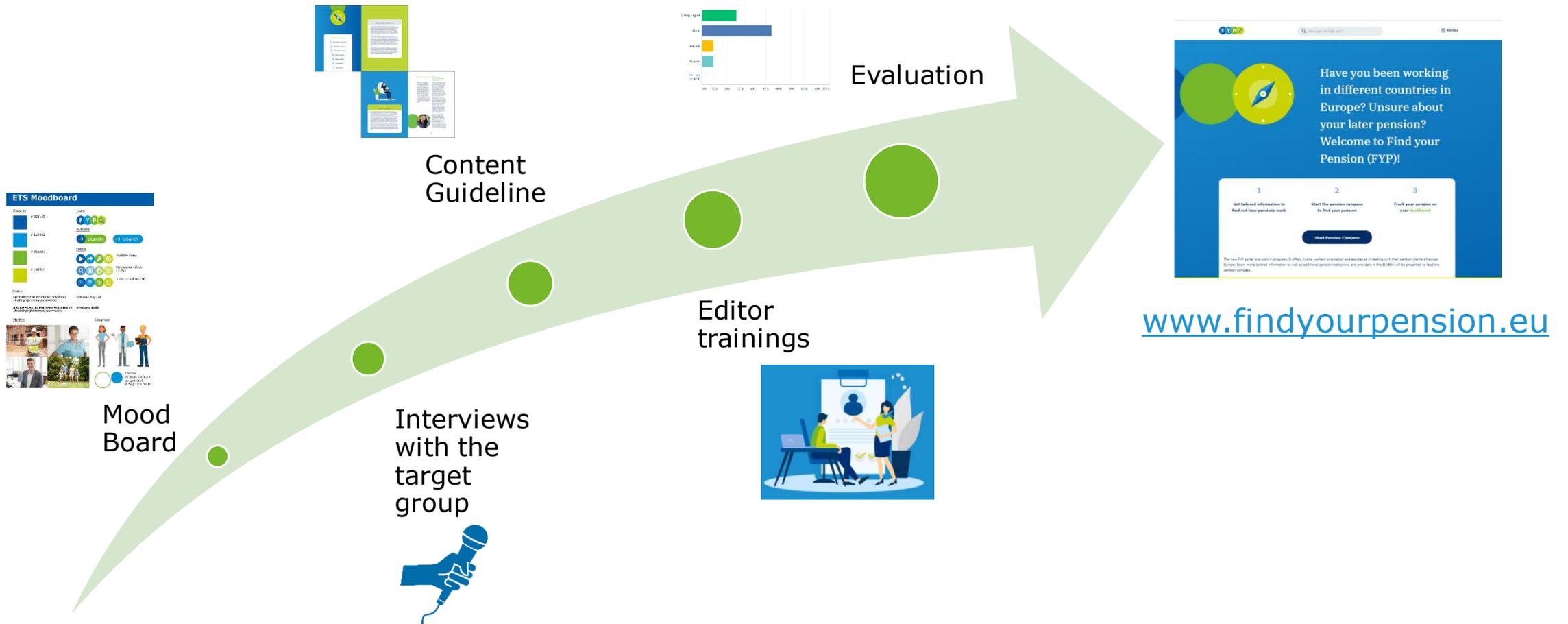


What do mobile workers need to know...

- What do I get from where
(orientation: countries, sources, protected risks)
- When and how do I get benefits
- How much will I get (what)
- What actions to take

- Customer centric approach helps to provide better information

Our approach for developing the website



Functionalities FYP-Pilot

Find Your Pension - Your European Pension Information Platform

- 1 Start the Pension Compass to get tailored information
- 2 Track and trace your pension easily
- 3 Keep track on your dashboard

Find Your Pension

Headline Life Situations

Where have I built up a pension in Germany?

- Versorgungsanstalt des Bundes und der Länder (VBL)
- Stadt Hamburg - Zentrum für Personaldienste
- Ruhegehalts- und Zusatzversorgungskasse des Saarlandes (RZVK)
- Deutsche Rentenversicherung (DRV)

Your Dashboard

Keep track of your pension on your dashboard

Easy Login with PIN

Create Account

Start Registration

Are you already registered? Then sign in here.

1

Tailored pension information-
Different life situations
Mobile workers
Actions

2

Pension Compass-
Find your provider
Providerlist, contacts

3

MyDashboard -
Pension Overview
Pension Tracker
MyRecommendations

Soon to come: European Stories



"What happens with my statutory pension contributions when I move? I can't afford to lose money for my retirement every time I move to another European country"

" I have devoted my life to take care of the sick, but will I have sufficient pension when I retire? "

Milena is Romanian, 40 years old, married and has 2 kids. Due to an industrial accident her husband, Adrian, is not able to work. She is the breadwinner of the family. Adrian is doing his best to take care of the kids.

She has already worked in France as well as Spain as a trained nurse. Next stop will be Switzerland because the pay for medical workers is good. She hopes she will be able to save some money for emergencies. Or for retirement later. Milena is worried about her future pension because she has lived in different countries. Additionally, she is anxious about what will happen when she gets sick as well because working as a nurse is tough and she feels exhausted sometimes. She even thinks about retiring early



"I have worked in many countries and am ready for pension but where will my pension come from ? "



- Different entry points, Life situations, showing mobile professions
- Using icons for different pillars
- Provider list and contact



- Layering
- Holistic approach
- Most common questions
- Good to know



- List of recommendations Pension Overview, basket and selftrack function
- Pension Tracker – POC Belgium

Example: Find



Will I lose my state pension when I move within Europe?

No, you do not lose your state pension when moving to another country. The pension insurance rights remain in the country in which they were earned. Shouldn't you qualify for a pension from the German state pension insurance a refund of your contributions might be possible.



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Example: Inform

How does time with my kids impact **the pension development?**

➔ **Distinguish between pillars**

1st layer

The amount of your later state pension basically depends on your earnings and years of contributions. In Germany, women often take care of children and relatives in need of care and interrupt or reduce their working hours to do so. Almost 50 % of women work part time. In general, **reduced working hours will lead to a lower salary and therefore result in a lower pension.**

However, child raising times are taken into account by the German pension insurance.

2nd layer

There are two ways of crediting child raising periods in the German state pension insurance. Kindererziehungszeit and Kinderberücksichtigungszeit.

- Child raising times in the pension calculation **(Kindererziehungszeit)**

During the first three years after the child was born - regardless of whether you take parental leave or are gainfully employed - contributions to your pension insurance are paid by the federal government.

- Child raising periods to be acknowledged in the qualifying period **(Kinderberücksichtigungszeit)**

In addition, the time span between birth and completion of the child's 10th year of life can be taken into account for your qualifying period by the deutsche Rentenversicherung. If more children are born during this period, the Kinderberücksichtigungszeit will not be prolonged.

Please note: While Kindererziehungszeiten have a direct impact on your pension amount, the Kinderberücksichtigungszeiten are valuable for the minimum insurance period (waiting period).

Explain the underlying pension concept in the first layer.

- Avoiding jargon
- Address the user
- Adapt to knowledge level of readers etc

Details in the second layer.

Explain details



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Example: Activate

What benefits does the Swedish national public pension provide?



Good To Know

1. If you have had little or no income during your life, you may be entitled to a guarantee pension. It is a basic protection based mainly on how large your national public pension is and how long you have lived in Sweden, but also your marital status.
2. If you live or move outside Sweden, other regulations apply.

Here is what we recommend you to do:

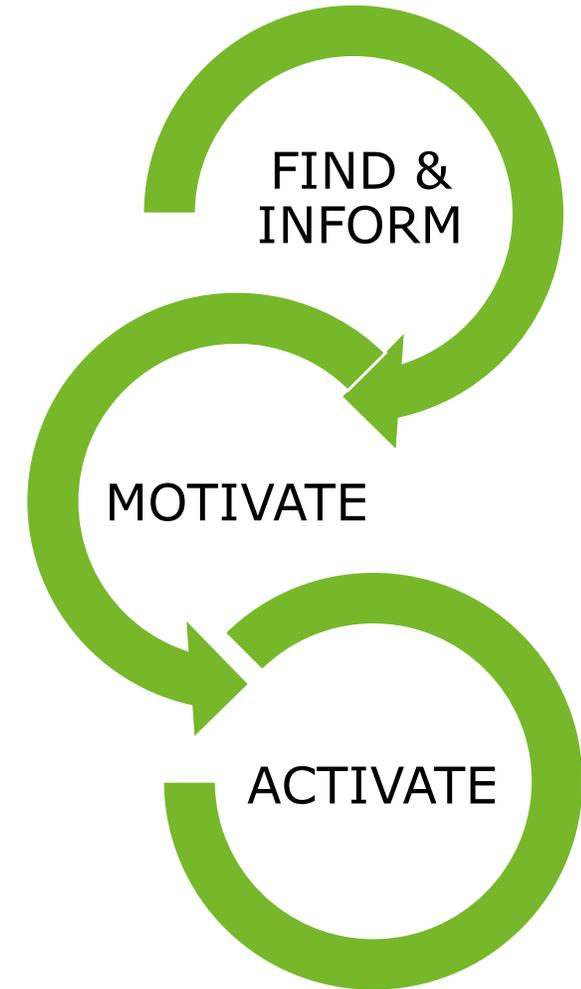
Make sure to declare and pay tax on all your worldwide income in Sweden. The data provided in your Swedish tax declaration determines how much is paid into your national public pension.



Activate!

„Recommendations which actions are needed“

“End with a concrete recommendation
- a “to do”
for the users’ action lists where possible.”



a PENSION can refer to ...

A form of deserved rest

A compensation for the physical impossibility to work any longer

A part of the wage structure

A deferred remuneration

A reward for services paid to the country

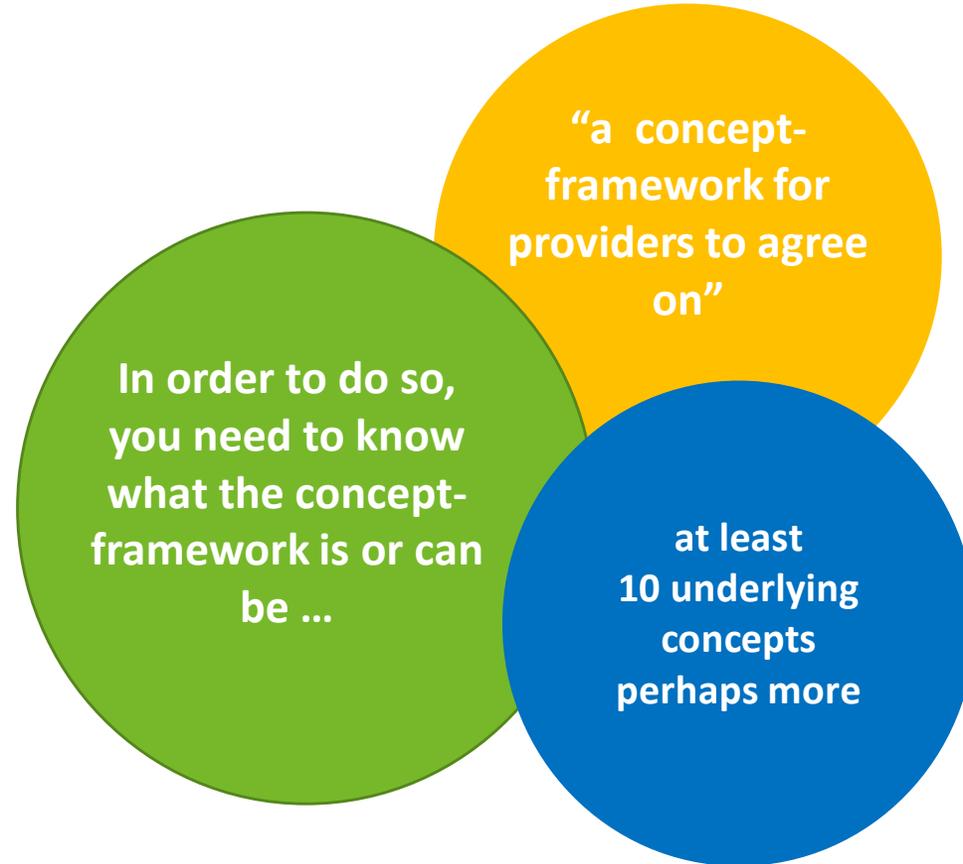
A form of savings

A form of property

A form of individual or collective life insurance

A form of social insurance

A form of shared citizenship



Content guideline: Reflection of pension concept

Please rate each pillar on whether it implicitly or explicitly includes the following concepts:

Pension framework concepts	1 st pillar	2 nd pillar	3 rd pillar
	Not at completely all -	Not at completely all -	Not at completely all -
A form of deserved rest	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
A compensation for the physical impossibility to work any longer	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
A part of the wage structure	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
A deferred remuneration	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
A reward for services paid to the country	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
A form of saving	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
A form of property	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
A form of individual or collective life insurance	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
A form of social insurance	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
A form of shared citizenship	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Other: _____	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>



With financial
support from
the European
Union



**Thanks a lot for your participation and
see you in 2022!**

European 
Retirement Week