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# TERMS AND CONDITIONS

Due to the fact that general pension information alone may not be sufficient to estimate or even remember your pension claims, FindyourPension (FYP) has decided to upgrade its website with a Personal Section, called **FindyourPension My Track**. FindyourPension My Track provides a combination of pension literacy and (self) tracking for highly mobile workers.

Knowing that forecasts and prognoses are required to estimate your later pension income, FindyourPension My Track enables you to catch the relevant information regarding the way pension entitlements are accrued and accounted. Your gained knowledge helps you to better assess your later pension benefits.

FYP provides a feature to add up the accrued pension entitlements in the **Pension Summary**. Of course, FYP neither does guarantee any pension entitlements nor provides pension forecasting.

Please note, future developments regarding interest rates, tax regulations, inflation or price fluctuations make any kind of projection unsecure, however, you should be able to estimate your further pension now, in a couple of years and when you are at retirement age. Especially when moving around you should keep track with all your pension providers, you have been insured with, in order to never forget **"who will pay your pension some day ..."**

**By using FindyourPension My Track, you consent to the following conditions:**

## 1. User agreement

### 1.1 Parties of the user agreement

The user agreement is **free of charge**. It is concluded between the registered person and FYP. Editor of the FYP website is the FYP Project, which is financed by the German Federal Ministry of Education and Research. The legal responsibility for the project and the website including the Personal Section lies with the:

Versorgungsanstalt des Bundes und der Länder (VBL).  
Hans-Thoma-Straße 19,  
76133 Karlsruhe  
<https://www.vbl.de/>

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## 1.2 Termination of the user agreement

You are entitled to terminate the user agreement by deleting your account at any time without giving reasons. After deleting your account FYP will also delete your personal data at its data centre.

## 2. User conditions

The terms of user conditions describe your rights and responsibilities, besides stating the terms and conditions under which you may use this Personal Section. Please take your time to read the document carefully. The terms "you" and "your" as used herein refers to the person interested in the Personal Section.

### 2.1 Amendments to the user conditions

FYP will inform you promptly, via the given email address about any amendments to the present user conditions. Every amendment will be content of the user agreement.

### 2.2 Right of privacy and confidentiality

FYP respects the processing of personal data in the electronic communication sector, the free movement of such data, as well as electronic communication equipment and services to ensure an equivalent protection level of your right to privacy and confidentiality. Therefore, the user conditions are consistent with the German Federal Data Protection Act ([http://www.gesetze-im-internet.de/englisch\\_bdsch/](http://www.gesetze-im-internet.de/englisch_bdsch/)).

Learn more about your data protection rights in the [Data Policy](#).

### 2.3 Registration process

#### 2.3.1 In order to create your account and register in the Personal Section, you need to provide the following data

- ★ Your title
- ★ Your name (first and last name) or your pseudonym
- ★ Your email address

Your email address is exclusively used for the initial registration as username for the following registration as well as for sending service mails. Service emails inform you about updates and new available features on the Personal Section. Therefore, such emails do not qualify as advertising.

**Entering, saving and uploading of your personal data is voluntary. According to applicable law, all your personal data are exclusively collected, processed and used for the purpose of the Personal Section's functionality only.**

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## 2.3.2 Anonymous use or the use of a pseudonym

You can register for the Personal Section anonymously or with the use of a nickname as a pseudonym.

## 2.3.3 Password

### Safeguarding your password

You are responsible for safeguarding your password. Therefore, FYP wants to encourage you to use a password which is difficult to hack (e.g. use a combination of letters, numbers, symbols and at least 8 digits long) for your account.

We draw your attention to your duty of care to ensure that no unauthorized third parties will be able to use your individual access data to prevent any kind of abuse. Please do not share your access data with third parties.

FYP is not liable for any loss or damage arising from your failure to comply with the above.

### Forgotten your password?

Should you forget your password please:

- ★ Follow the link “forgot password” and
- ★ Enter your email address you used when you created your FYP’s Personal Section account and type in the Security Code
- ★ You will receive an automatic email with your new password
- ★ Register with the new password.
- ★ After log-in with the newly sent password you should change your password under the section **Password**.

## 2.4 Features in the personal section

After registering and creating your account you can use the optional features below in order to never forget your personal career and pension biography with your accrued pension entitlements.

### 2.4.1 Features

#### ★ Saving the different employers and career data

Please save the name of your employers, the contract periods and your target group during this employment. After that, you can find all saved employers in your personal path under the section **Map**. Of course, all entered data are **voluntary**.

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**★ Tracing the pension (provider) biography and learn about their functions**

Please save your pension providers responsible and learn to which pension source this provider belongs. Moreover, you will find more information about your pension providers responsible on the Pension ABCs presented on the open section of the FYP website.

Be aware that you need to distinguish between the **state** and the **occupational** pension scheme. State pension providers are coloured as a green temple, occupational pension providers as a blue office building.

**★ Learning to understand the respective pension benefit statement.**

FYP provides you with national pension statement examples from the European pension providers you have been insured with are listed on the FYP website of available. Since most pension statements are not translated into English, you may have problems to understand this kind of national pension information. Therefore, we help you to understand the pension information and to find your accrued pension entitlements by short explanations.

**★ Adding the current entitlements**

FYP wants you to have a better estimate of your later pension. That's why FYP designed a feature, which allows you to add up your pension entitlements, separated and sorted according to the different pension sources (state and occupational pension systems).

Be aware that national pension systems are as diverse as the Member States themselves. Therefore, you may not have pension entitlements from every pension source in every country. But not only pension schemes are different but also the way pension statements are presented. On some pension statements you can find a monthly pension amount, on some a yearly pension amount and on others a total capital value. Thus, it is necessary to also separate the different pension amounts.

**We draw your attention to the necessary differentiation between vested, non-vested, projected and not projected entitlements until retirement. You don't understand these terms? Find out in FYP My Track.**

Finally, you are also pointed to the distinctions of the different currencies.

**Please be aware that a realistic projection of your later pension is unsecure since there are so many unknown factors, such as future developments regarding interest rates, tax regulations, inflations or price fluctuations.**

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## 2.4.2 Liability

The Pension Summary only bases on the data you have entered. FYP neither checked the correctness of the data selected, entered or manually typed in nor wants to be liable for any value summarized in the chart "My Pension Summary".

More information about FYP's liability in the FYP Disclaimer.

## 2.5 Saving and deletion of your data

All information you share with FYP are saved for the duration of your consent only. There is no further data storage by FYP.

## 2.6 Confidentiality of the data and security of your personal data

### 2.6.1 Confidentiality of the data

Your personal data are in good hands. Our data security system is safe. Your personal data will not be disclosed to any unauthorized person and will not be used for any other than the mentioned purposes.

### 2.6.2 Security of your personal data SSL/TLS

The content and the transfer of data on the website are protected by the SSL/TLS connection. Transport Layer Security (TLS) and its predecessor, Secure Sockets Layer (SSL) are cryptographic protocols designed to enable a secure communications system by transmitting documents and data via the Internet

In the personal section are the following data are collected, processed and used your personal data:

- ★ Name, rename/pseudonym
- ★ Addressee
- ★ E-Mail Address

Should you forget to log off the Personal Section service, you will be disconnected after an inactivity time of 60 minutes for security reasons.

## 2.7 Safety information

In case of necessary safety information which may affect personal data or any changes for these user conditions above FYP will inform you promptly, via the given email address.

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### 3. Newsletter

Would you like to be informed about new features and stories on the FYP website? Then you can subscribe to the FYP News – independent from the question if you are registered in FYP’s My Track

**For the notes on Data Protection regarding the FYP News and consent for subscribing to the FYP News.**

### 4. In case of changing providers

Should FindyourPension not be able to provide its services any longer or should the ownership of FindyourPension change, you will receive an information email.

In the first mentioned case you have time to check your saved data for 6 month, after receiving the information email. Afterwards the service will go offline and your data will be deleted.

In the second mentioned case it is up to you to decide if you agree to the changed legal relationship or not. However, the new/further owner, has to respect the processing of personal data in the electronic communication sector, the free movement of such data, as well as electronic communication equipment and services to ensure an equivalent protection level of your right to privacy and confidentiality in the same way as FYP does.

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