

# Pension communication

## What is communication?

"Communication is an activity in which living beings exchange meanings by reacting to each other's signals. The Latin word *communicare* refers to "to share". Communication is not only a social activity, but also the result of contact: the sum of mutual meanings, also known as communication effect. "

(source: Wikipedia Netherlands)

## The current "pension communication" does not work

For many years, the government and pension industry have been doing their best to make pension clear to employees. How? By pouring out all kinds of information. Information that often changes and does not reach the recipient: the majority of employees do not read pension information and do not log in. The one-sidedness of information, combined with the complexity of retirement, leads to inactivity and is counterproductive.



## The pension is becoming increasingly uncertain

It is often difficult to predict how high pension benefits will be. Risks related to retirement have been transferred from the provider to the employee. More and more employers are therefore getting and feel the duty of care to properly inform employees. A pension-unconscious employee is a risk. Imagine an employee who has to continue working for years because he cannot or does not think he can retire.

## Start a conversation

In a person-to-person conversation, an employee can ask questions, rather than having to struggle through sites, brochures, and regulations. Pension becomes a common and social activity through a conversation.

However, many employers are reluctant to engage in that conversation themselves. This is due to the complexity of the subject and the many questions that may arise. The business relationship between employer and employee is also a barrier to talk freely and exchange (financial) data. How can this impasse be solved?

*Examples of our services in the field of pension communication*

### Pension coaching

Intended for employees who have just entered the service, want to make choices or have to deal with an important change in their personal situation.

In a conversation, the pension scheme is explained, options are discussed, questions are answered and a login is made to "mijnpensioenoverzicht.nl" and / or the portal of the pension provider.

*fee from € 175 (excl. VAT) per meeting*

### Pension analysis

Intended for employees from the age of 45 who want to know if they are on the right track towards retirement. There is still time to make adjustments.

An inventory is made of the employee's pension situation. Tooling provides insight into which improvements can be made. The employee receives a short report.

*fee from € 750 (excl. VAT) per meeting*

### Early retirement

Intended for employees who are around 60 years old and (need to) prepare for retirement or have questions about it.

The employee's pension situation is meticulously mapped and it is examined whether, how and when retirement is possible. A typical customized process that can also address the disposable income after retirement.

*fee is depending on situation and wishes*

## Your people, our people

Because your people can hold pension discussions with our people, we can answer their questions and respond to the personal situation. We guarantee to make pension a more appealing topic. As a result, your employees start activating or can find out that they are on the right track. This removes concerns for the employee and positively reflects on the employer. Conversations are strictly confidential unless the employee wants to share topics with the employer. KWPS does not answer questions about market conformity of the pension scheme. We provide information and do not advise the employee.