



# Experiences from [www.findyourpension.eu](http://www.findyourpension.eu)



*Common Communication Conference, 5 February 2019, Leuven*  
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# AGENDA

## Experiences from [www.findyourpension.eu](http://www.findyourpension.eu) for mobile researchers

- 1. When we started: Background and goal**
2. How we support internationally mobile researchers –  
The FYP website
  - Search and content
  - Our approach of cross-pillar information
  - Key features and Icons
  - Tracking tool
3. Network building and Feedback
4. Conclusions



# THE FYP PROJECT – BACKGROUND AND GOALS

- ★ EU - Initiatives such as the **European Research Area** (ERA) intend to attract more international scientists to work within the EU
- ★ Increasing internationalization of European research careers – European Initiative called for actions of the member states
- ★ Cooperation German Rectors' Conference and VBL as supplementary pension system of public research sector in D
- ★ Set up project sponsored by the German Federal Ministry of Research and Education



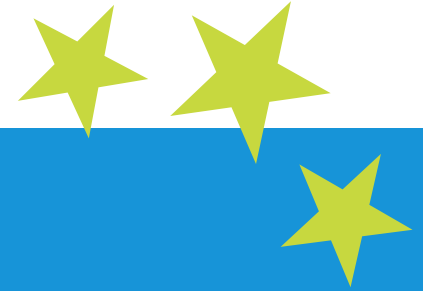


# THE FYP PROJECT – BACKGROUND AND GOALS

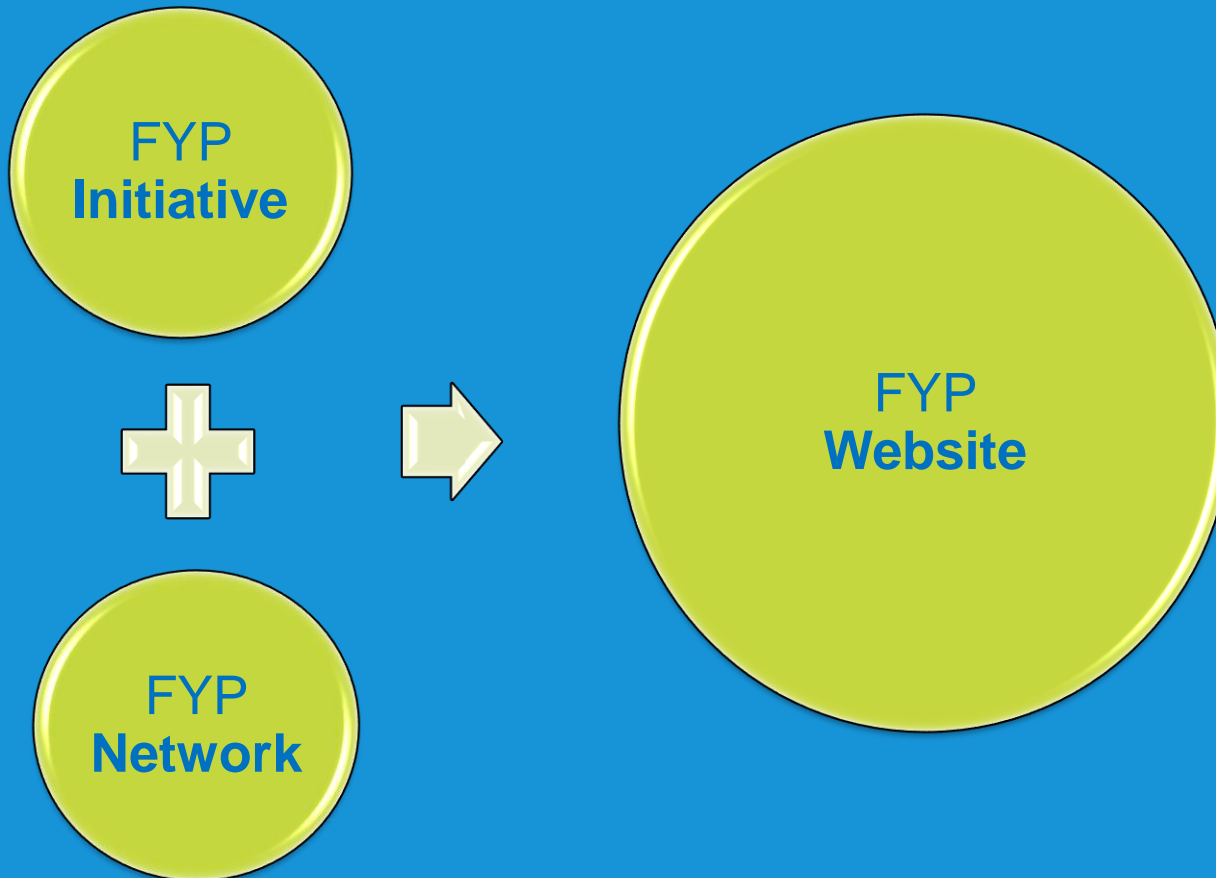
## VBL- project 'Partnership for Researchers'



- ★ Rebuild obstacles to researchers' professional mobility caused by pension systems
- ★ Drawing a map of pension institutions responsible for researchers and compare systems
- ★ Exploring possible ways of cooperation among pension stakeholders in order to enhance mobility
- ★ April 2011 – December 2018, Budget 600.000 €
- ★ Results: FYP Website (users since 2015 400.000), more than 40 consultation days at universities with ca. 1700 researchers



# WHAT IS FindyourPension?





# WHEN WE STARTED

## Understanding the customers' needs

- ★ Low motivation to deal with the topic
- ★ Pension is a complex issue and for mobile workers even more
- ★ Lack of orientation in terms of pillars and their classification
- ★ Trust in the pension provisions and institutions?





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# PRINCIPLES AND FEATURES OF THE FYP WEBSITE



★ Basic knowledge  
⇒ Differentiation and Orientation

★ Find your provider: employer oriented search  
(mainly of the public sector)

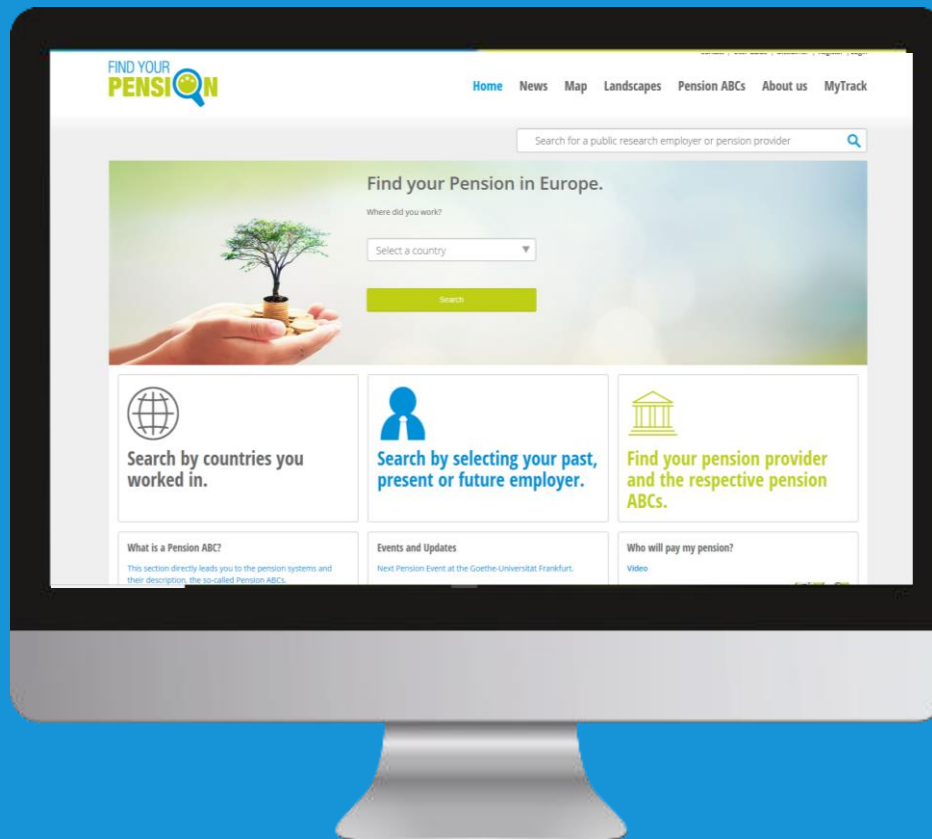
★ Learn about the different schemes  
(in the Pension ABCs, multi pillar)

★ Track your pension:  
Links to NTSS and Self Tracking Tool





# HOW WE SUPPORT INTERNATIONAL MOBILE RESEARCHERS





# SEARCH AND CONTENT – PENSION LANDSCAPES

Pension ABCs

Pension Landscapes

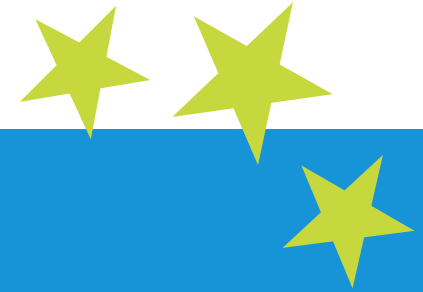
MyTrack

The screenshot shows the 'Pension Landscapes' page. At the top, there is a navigation menu with 'Home', 'News', 'Map', 'Landscapes', 'Pension ABCs', 'About us', and 'MyTrack (0)'. Below the menu is a search bar with the placeholder text 'Search for a public research employer or pension provider'. The main heading is 'Pension Landscapes'. The text below explains that the page provides basic information about the general aspects (profiles) of the European countries' pension landscapes. It notes that pension systems in Europe are diverse and that benefits from within Europe will come from different sources. A list of reasons is provided:
 

- Each European state/country has its own pension landscape.
- Legislation is set up and supervised by each state individually.
- The pension landscapes consist of different pillars, tiers and levels.

 There is a link to 'Watch our introductory movie to this topic' and a map of Europe. Below this, three pension types are detailed with icons and descriptions:
 

- Statutory Pension**: Represented by a classical building icon. The text states it is the 1st pillar of pension provision, mandatory for all persons who are employed or self-employed.
- Occupational Pension**: Represented by an office building icon. The text states it is workplace related, membership can be mandatory or voluntary, and schemes are usually set up by employers.
- Private Pension Savings**: Represented by a house icon. The text states it is voluntary, private pension savings schemes, categorized as the 3rd pillar, based on the individual's choice to build up savings for retirement.



# SEARCH AND CONTENT – PENSION ABCs

Pension ABCs

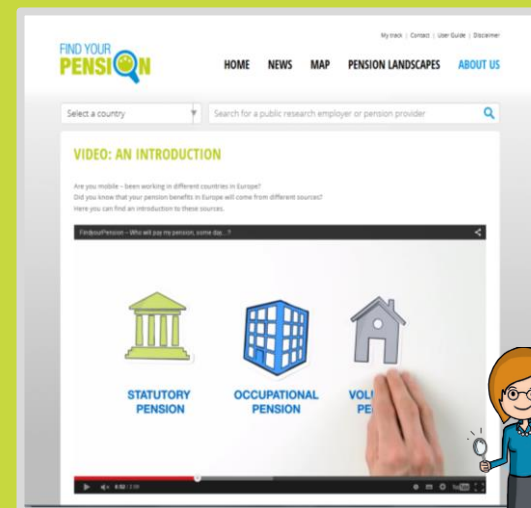
Pension landscapes

MyTrack

The screenshot shows the website's navigation bar with links for HOME, NEWS, MAP, PENSION LANDSCAPES, and ABOUT US. A search bar is present with a dropdown for 'Select a country' and a search input field. The main content area is divided into two columns. The left column, titled 'CONTACT', provides information for the 'Versorgungsanstalt des Bundes und der Länder (VBL)', including its address in Karlsruhe, Germany, and contact details. It also features a 'Select your target group' dropdown menu currently set to 'permanent employment', and buttons for 'Save Pension Provider' and 'Show Surroundings'. The right column, titled 'PENSION ABCs', contains three expandable sections: 'A. Starting or changing my job', 'B. My pension benefits', and 'C. Nearing retirement'. Section 'C' is expanded, showing a 'Content:' section with four bullet points: 'C1. When am I entitled to claim my benefits?', 'C2. How high can I expect my pension to be?', 'C3. How can I apply for my pension?', and 'C4. How will the pension be paid out?'. Below this, a highlighted box titled 'C1. WHEN AM I ENTITLED TO CLAIM MY BENEFITS?' contains two paragraphs: 'The VBL conditions for payment are the same as with a state pension, which are as follows.' and 'Upon reaching the relevant retirement age. If you are incapacitated or otherwise unable to work. When an insured person dies and has survivors.'

# OUR APPROACH ON CROSS PILLAR INFORMATION

- ★ Users learn to **classify pension systems** by **using the source icons** (Introductory Movie now available in English, French, Dutch and Swedish)
- ★ Use of **similar templates** for 1<sup>st</sup> and 2<sup>nd</sup> pillar information (Q+A for mobile workers)
- ★ Define similar **key characteristics** for different pillars (inspired by standard product factsheets) in the basic layer
- ★ **MyTrack** as tool to list, summarize and follow entitlements from different pillars



Watch here:










[https://www.youtube.com/channel/UCxudE\\_CxAXoemU5qbpLLTQ](https://www.youtube.com/channel/UCxudE_CxAXoemU5qbpLLTQ)



# BASIC LAYER. DEFINITION OF KEY QUESTIONS EXPLANATIONS

## Icons

Representing the key or basic information - help customers to catch the desired information

	<b>What kind of events are protected?</b>
	<b>Is there a certain period to qualify for entitlements?</b>
	<b>Who pays the contributions?</b>
	<b>What determines how the pension develops?</b>
<p>The old-age pension amount you have earned in a specific scheme depends on the way entitlements are part of the different schemes you are in. Pension accrual can e.g. result from how long you find the determining key factors.</p>	
	<b>When can you receive regular old-age benefits?</b>
	<b>How is your Pension Benefit paid?</b>
	<b>Are entitlements being adjusted?</b>



# BASIC LAYER – VBL EXTRA

## Pension ABCs / Versorgungsanstalt des Bundes und der Länder (VBL)

Please select a contract type for more information.

Permanent employment

Temporary employment

Basic

Advanced

### A. Key features of VBLextra



#### What kind of events are protected?

The VBLextra provides the following pension benefits:

- A lifelong pension at old-ages
- Pension due to sickness or incapacity
- Pension benefits in case you die for your surviving spouse or orphans.

For more detailed information, please check the question A1 in the Pension ABC of the VBL.



#### Is there a certain period to qualify for entitlements?

There is **no qualifying/waiting period** in order to be eligible for a pension.

This means pension benefits are accrued with the very first contribution you pay.

For more detailed information, please check the question A2 in the Pension ABC of the VBL.



#### Who pays the contributions?

The contributions for VBLextra (WEST) are solely paid by the employer.

The contributions for VBLextra (OST) are paid **both by the employer and the employee**. Your part will be deducted from your salary.

For more detailed information, please check the question A3 and A4 in the Pension ABC of the VBL.



# BASIC LAYER – VBL EXTRA



## What determines how the pension develops?

The pension benefits are accrued according to a point's model. The pension point model means that you collect points as long as you are contributing. At the time you retire, the points are counted together and are converted into a monthly pension. The younger you are, the higher your income and age factor, and the more pension points will be accrued.

You will find an explanation of your annual pension statement in the [Mytrack](#) section.

For more detailed information, please check the question A2 in the Pension ABC of the VBL.



## When can you receive regular old-age benefits?

Your old-age pension benefits from the VBLextra are payable, from the moment you are eligible for a statutory pension benefit in Germany. The German standard retirement age is raised from 65 to 67 years, depending on the date of birth.

You will find more information on the following.

Link: [Pension ABC of the VBL](#)

For more detailed information, please check the question C1 in the Pension ABC of the VBL.



## How is your pension benefit paid?

Your occupational pension amount is paid out in advance on a monthly basis. This is also the amount you can find on your annual pension statement.

You could also apply for a partial lump sum payment of your pension in the VBLextra.

For more detailed information, please check the question C4 in the Pension ABC of the VBL.



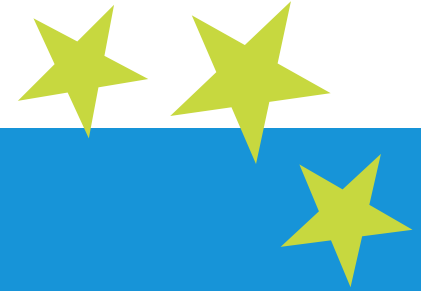
# ADVANCED INFORMATION IN THE PENSION ABCS

## Advanced information as Second Layer:

The Pension ABC's structured according to different life situations...

The screenshot shows the website's navigation and content for Belgium. At the top, there is a navigation menu with 'HOME', 'NEWS', 'MAP', 'PENSION LANDSCAPES', and 'ABOUT US'. Below the menu, a search bar contains 'Belgium' and a dropdown menu shows 'Select a country'. The main content area is divided into two columns. The left column, titled 'CONTACT', provides information for the Federal Pensions Service (FPS, SPF, FPO), including the address 'Tour du Midi, 1060 Bruxelles, Belgium', email, and website. It also features a 'Select your target group:' dropdown menu with 'employment' selected, and two buttons: 'Save Pension Provider' and 'Show Map again'. The right column, titled 'PENSION ABCs', lists three categories: 'A. Starting or changing my job', 'B. My pension benefits', and 'C. Nearing retirement', each with a right-pointing arrow.





# SELF TRACKING TOOL – MYTRACK

Pension ABCs

Pension landscapes

Mytrack

## MyTrack / MyPension

MyCareer MyPension Map Profile Newsletter Password

### My Pension Summary

Source	Country	Provider	Entitlement	Earnings	Currency	Accounting
	France	Cnav - Caisse nationale d'assurance vieillesse	non-vested	N/A	N/A	Not specified
	France	IRCANTEC	non-vested	N/A	N/A	Not specified
	Poland	Zakład Ubezpieczeń Społecznych (ZUS)	vested	150.00	EUR	monthly
	Germany	Deutsche Rentenversicherung (DRV)	non-vested	35.00	EUR	monthly
	Germany	Versorgungsanstalt des Bundes und der Länder (VBL)	vested	5.00	EUR	monthly

[Add new pension](#)

### My Total Earnings

Monthly  
**190.00 EUR**

The Pension Summary only bases on the data you have entered and does not confer any entitlement by the pension provider selected or FYP or any other person or institution.

FYP neither checked the correctness of the data selected, entered or manually typed in; nor will be liable for any value summarized in the chart "My Pension Summary".

[Back to overview](#)



# VBL EXAMPLE STATEMENT ON FYP MYTRACK

VBL 70240 Karlsruhe

Herr  
Max Mustermann  
Mustergasse 24  
12345 Musterhausen

**VBL**

★ Versicherungsnummer 0103856371

Service-Telefon 0721 93 98 93 1

Montag, Donnerstag 8:00 bis 18:00 Uhr  
Dienstag, Mittwoch, Freitag 8:00 bis 16:30 Uhr  
Telefax 0721 155-1355  
E-Mail kundenservice@vbl.de

Karlsruhe

★ **Versicherungsnachweis VBLklassik 2015.**

Sehr geehrter Herr Mustermann,

heute erhalten Sie Ihren aktuellen Versicherungsnachweis VBLklassik. Damit informieren wir Sie über Ihre Anwartschaft auf eine Betriebsrente wegen Alters, die Sie bisher in der VBLklassik erworben haben. So können Sie Ihre Altersversorgung besser planen.

★ **Stand Ihres Versorgungskontos VBLklassik zum 31. Dezember 2015**

Vorsorgungspunkte	45,67 VP
★ Anwartschaft auf eine monatliche Betriebsrente wegen Alters	182,68 Euro
★ Ein Versorgungspunkt wird mit 4 Euro (Messbetrag) berücksichtigt.	

Der Versicherungsnachweis wurde auf der Grundlage der für Sie gespeicherten Daten und der geltenden Rechtslage erstellt. Ändern sich die rechtlichen oder Ihre persönlichen Verhältnisse, kann sich das auch auf die Höhe Ihrer späteren Betriebsrente auswirken. Weitere Informationen haben wir für Sie auf der Rückseite zusammengestellt. Dort erfahren Sie auch, was Sie beachten müssen, wenn Sie mit dem Versicherungsnachweis nicht einverstanden sind. Auf den folgenden Seiten finden Sie Ihre Versicherungsübersicht und Ihren Kontoauszug.

Für Fragen stehen wir Ihnen gerne zur Verfügung.

Mit freundlichen Grüßen  
VBL Die Altersvorsorge für den öffentlichen Dienst.

Kundenservice

Diese Mitteilung ist maschinell erstellt und daher nicht unterschreiben.

PS: Ihre Altersvorsorge mit einem Klick im Blick – [www.meinevbl.de](http://www.meinevbl.de)

VBL, Versorgungsanstalt des Bundes und der Länder  
Anstalt des öffentlichen Rechts  
Postfach 70240 Karlsruhe  
Hausanschrift Hans-Thoma-Straße 19, 76133 Karlsruhe

Telefon 0721 155-0  
Telefax 0721 155-699  
E-Mail [info@vbl.de](mailto:info@vbl.de)  
Internet [www.vbl.de](http://www.vbl.de)

Vorstand Richard Peters (Präsident)  
Angelika Stein-Hornberg, Georg Dieman  
Wahlprüfungsvereinsvorsitzende  
Hans-Georg Engelke, Ehard Ott

**Your VBLklassik Pension Statement**

Your VBLklassik Pension Statement informs you about your later monthly pension amount which bases on the **pension rights accrued according to a points model**, whereby pension points are gained yearly in line with your income and your age factor (the age factor table is determined by actuarial calculations). The amount will be reduced e.g. in case of early retirement. Learn more about your pension scheme in the VBLklassik Pension ABCs.

- ★ 1 Your **VBL reference number**
- ★ 2 Your **insurance VBLklassik** (VBL provides 2 schemes: VBL-klassik and VBLextra)
- ★ 3 **Status of your VBLklassik pension account** by 31 December of the previous year.
- ★ 4 **Collected pension points in total.**
- ★ 5 **Your accrued monthly old-age pension (gross)**
- ★ 6 **Shouldn't you have fulfilled the qualifying period of 60 month**, you can find a the sentences "Sie haben die Wartezeit von 60 Monaten noch nicht erfüllt" below the pension account status

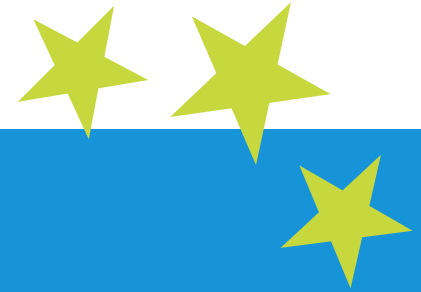
Your relevant amount to be entered in the Earnings-box for VBL is visible within the magnifying glass!



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# NETWORK AND INITIATIVE





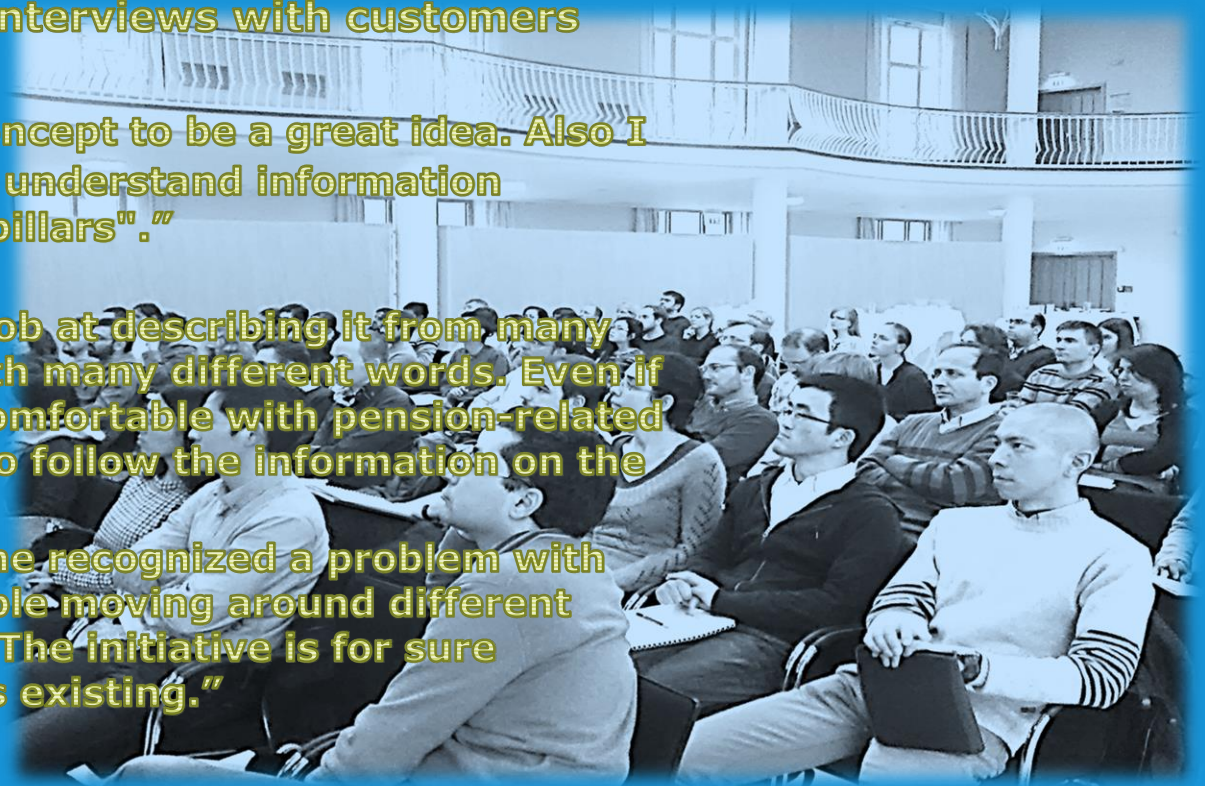
# EXAMPLES OF USER FEEDBACK

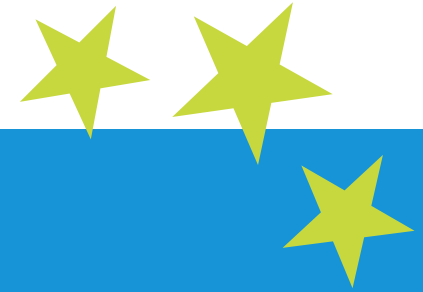
## Comments expressed in interviews with customers

"[...] I find the MyTrack concept to be a great idea. Also I like the short and easy to understand information sections, f.e. on pension "pillars"."

"I think you make a good job at describing it from many different directions and with many different words. Even if someone is not perfectly comfortable with pension-related vocabulary, it is still easy to follow the information on the website"

"I like the fact that someone recognized a problem with researchers and other people moving around different countries a lot these days. The initiative is for sure important and I'm glad it is existing."



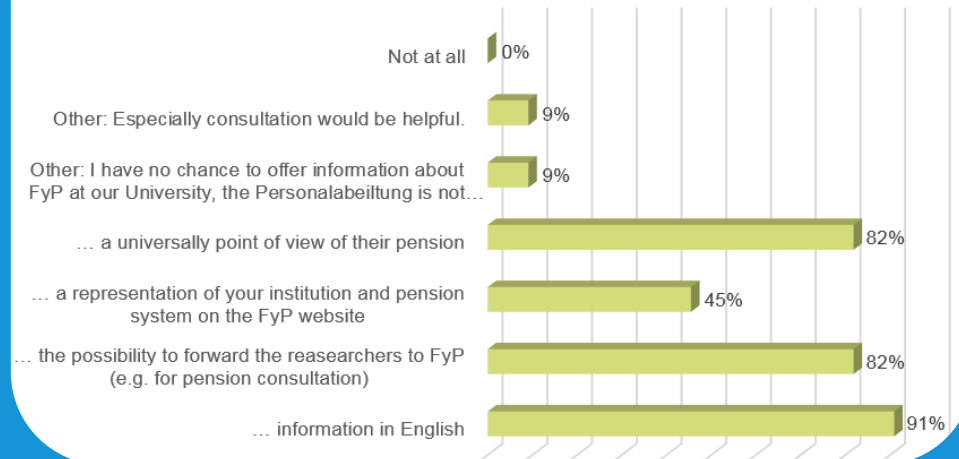


# NETWORK AND INITIATIVE

## Employers' remarks.

- ★ Receiving their first payroll is one of the main reasons for employees to address their pension entitlements
- ★ Employers can forward their employees to FindyourPension if they have questions regarding their pension
- ★ We benefit by recommending to get in touch with FyP for all questions regarding pension as an institution giving relevant advice on all these important issues. And we as the point of contact for international researchers also have experts whom we can contact in case of questions.

Would your institution benefit if FyP addresses international mobile workers regarding their pension, providing ...

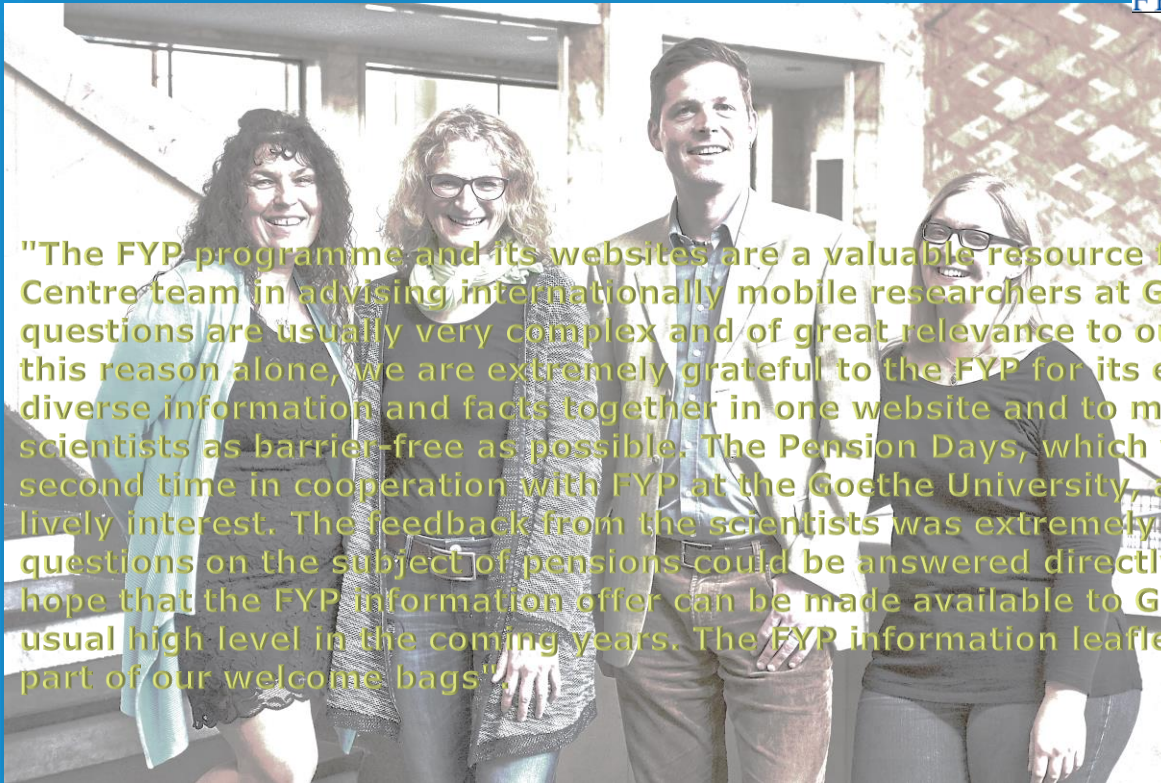




# EMPLOYER TESTIMONIAL



"The FYP programme and its websites are a valuable resource for the Goethe Welcome-Centre team in advising internationally mobile researchers at Goethe University. Pension questions are usually very complex and of great relevance to our international clients. For this reason alone, we are extremely grateful to the FYP for its efforts to bring all this diverse information and facts together in one website and to make them available to scientists as barrier-free as possible. The Pension Days, which were organised for the second time in cooperation with FYP at the Goethe University, also met with particularly lively interest. The feedback from the scientists was extremely positive and many urgent questions on the subject of pensions could be answered directly. We therefore very much hope that the FYP information offer can be made available to German universities at the usual high level in the coming years. The FYP information leaflet has become an integral part of our welcome bags".



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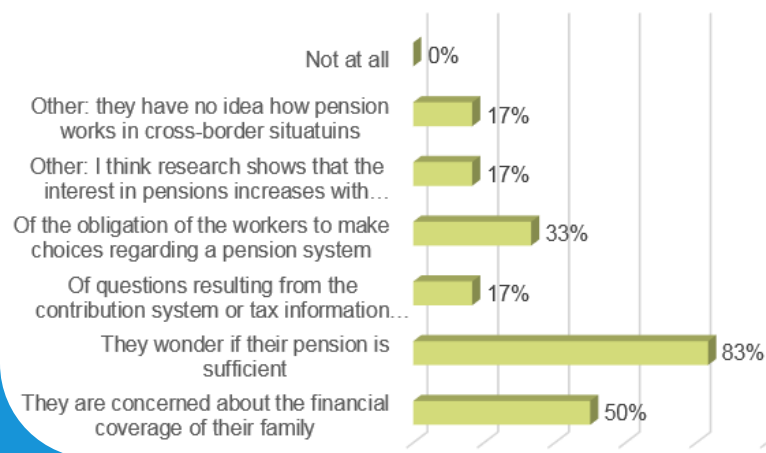


# NETWORK AND INITIATIVE

## Pension institutions' perspective

- ★ Pension Providers have the obligation to inform their insured parties about their pension and entitlements in a comprehensive manner
- ★ As mobility increases, it's important to offer the information in English and make it available for mobile workers
- ★ “[...] The portal could make administration and verification easier.[...]”

Do you think the topic ‘Pension’ concerns international mobile workers?





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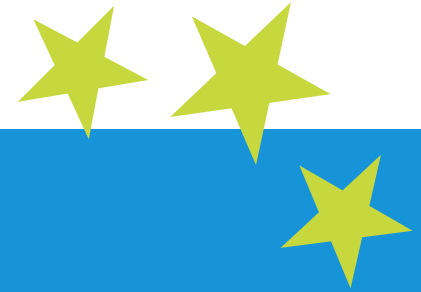
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# CONCLUSIONS

1. The FYP project and initiative showed that mobile workers as well as their employers value and receive the services very well. Cross pillar and cross border pension information and tracking are most suitable to facilitate or even foster professional mobility.
2. Citizens often do not distinguish provisions from different pillars and are overwhelmed by too detailed and complicated info. On the basis of a customer centric approach cross pillar information might be helpful.
3. We recommend to intensify cooperation of institutions when shaping information .

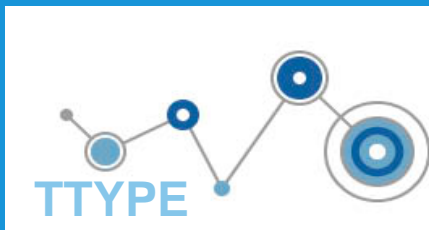




# FYP AS BASIS FOR AN ETS

## From FYP for researchers to FYP as ETS.

- ★ After end of the 'project' funding of BMBF FYP will be continued by VBL
- ★ Successful application of consortium of 8 partners
- ★ Concept: TTYPE findings + FYP website as basis for ETS
- ★ Brand [www.findyourpension.eu](http://www.findyourpension.eu) and content will be maintained





# Thank you!

