

Navigating ethical dilemma's under the WTP

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Ethical dilemma:

**Complex situation where you must choose between conflicting moral obligations,
No choice is entirely right or acceptable**

Pensions in the Netherlands

Mandatory
participation

Individual
freedom /
responsibility

Pension transition and political uncertainty

Full
transparency
regarding
opportunities
and risks

Secure the
transition,
emphasise
the benefits

Risk preference survey

Adopt the findings

Ignore
'unwise'
outcomes

Cost transparency

Full,
collective,
and individual

Restricted for
the members'
own good

Investing

Only returns
matter

Consider
wider
positive
contribution