

pensioenfond



# From product to customer

A new perspective in  
the pension sector

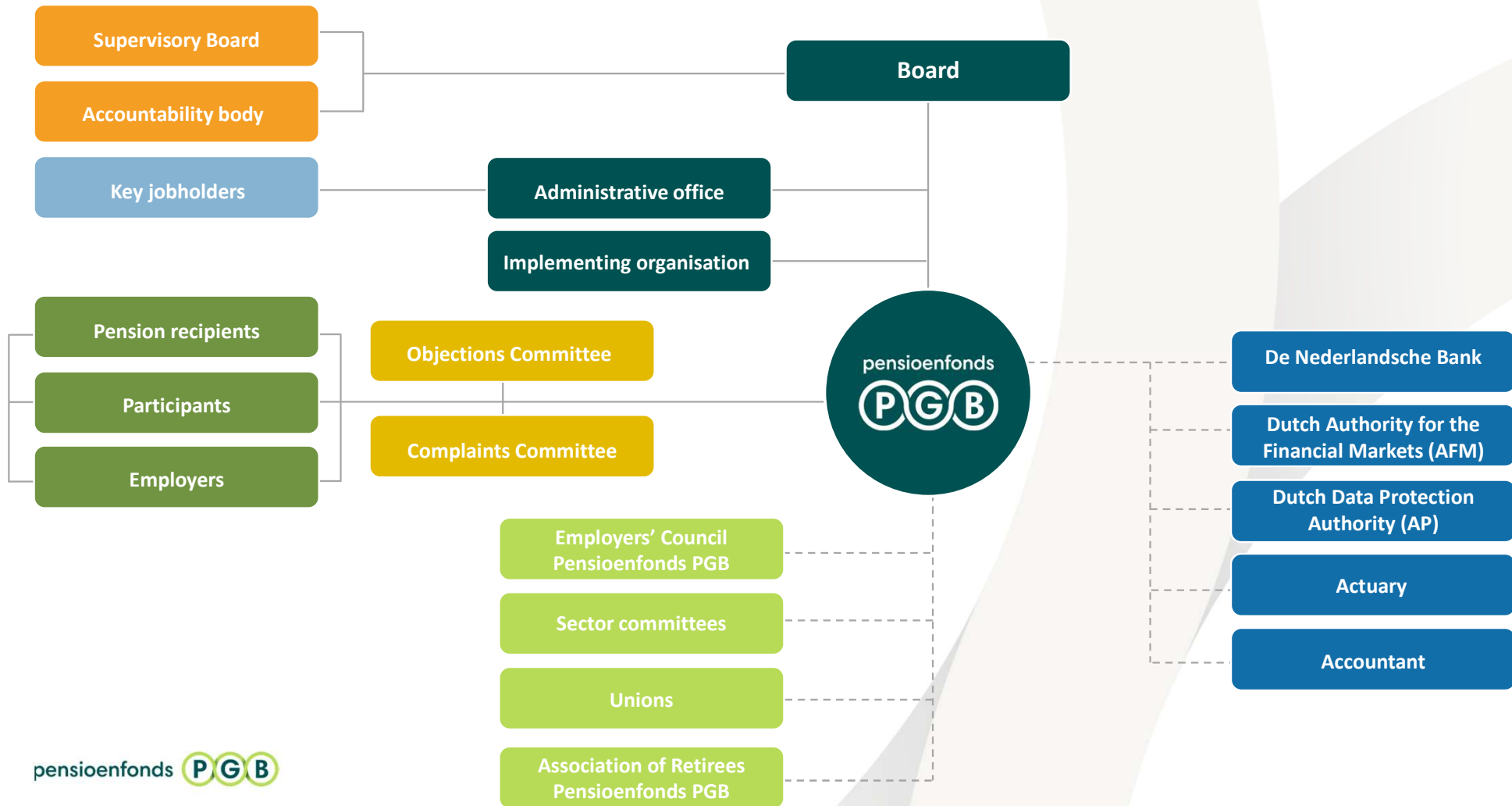
**ALM Conference**  
November 7, 2024

**Ronald Heijn RBA EPP**  
Vice Chairman of the Board  
Pensioenfond PGB

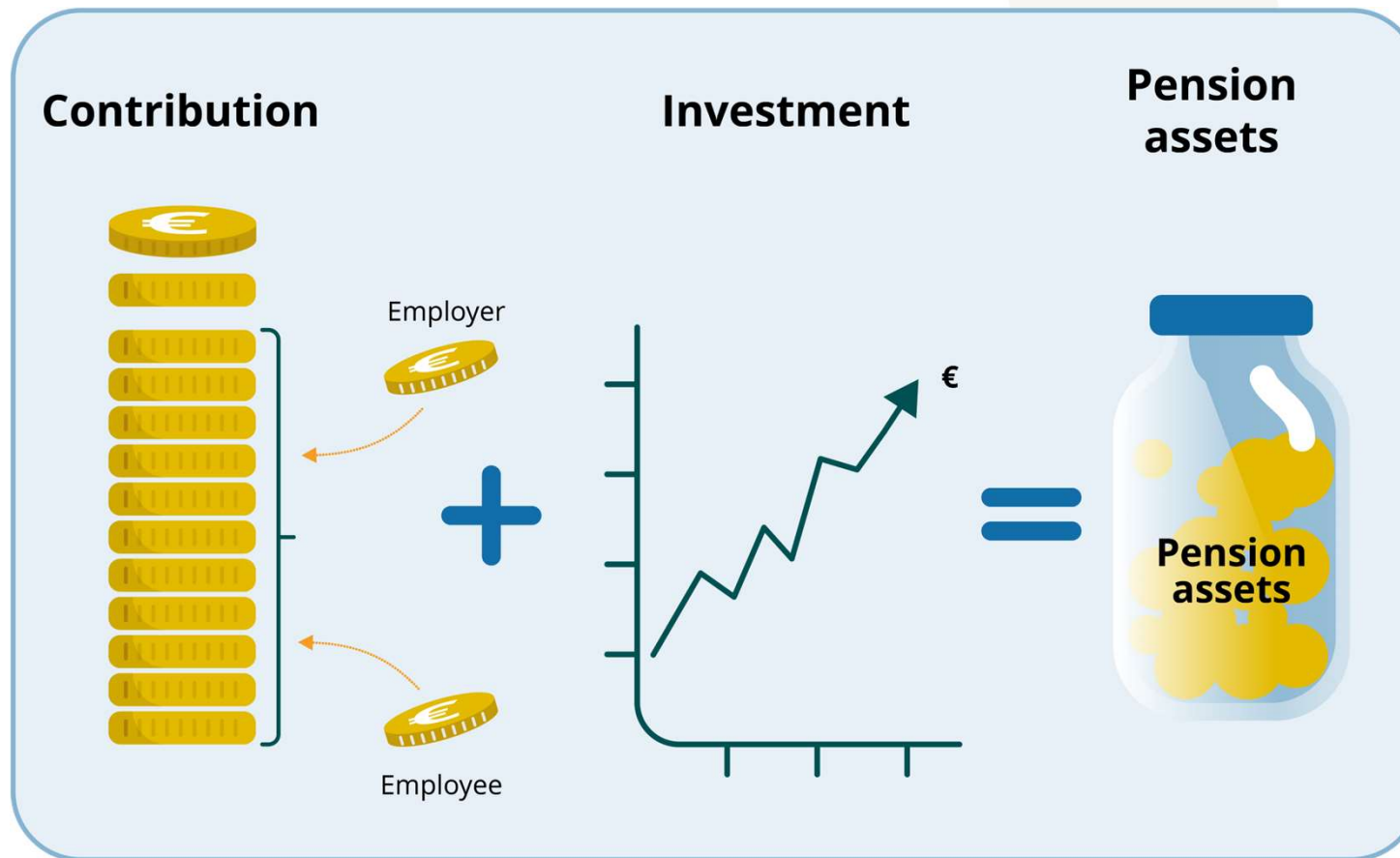




# Our stakeholders



# New pension system: contribution > personal pension assets





# Thinking from the perspective of your brand, customers and employees



Brand delivery

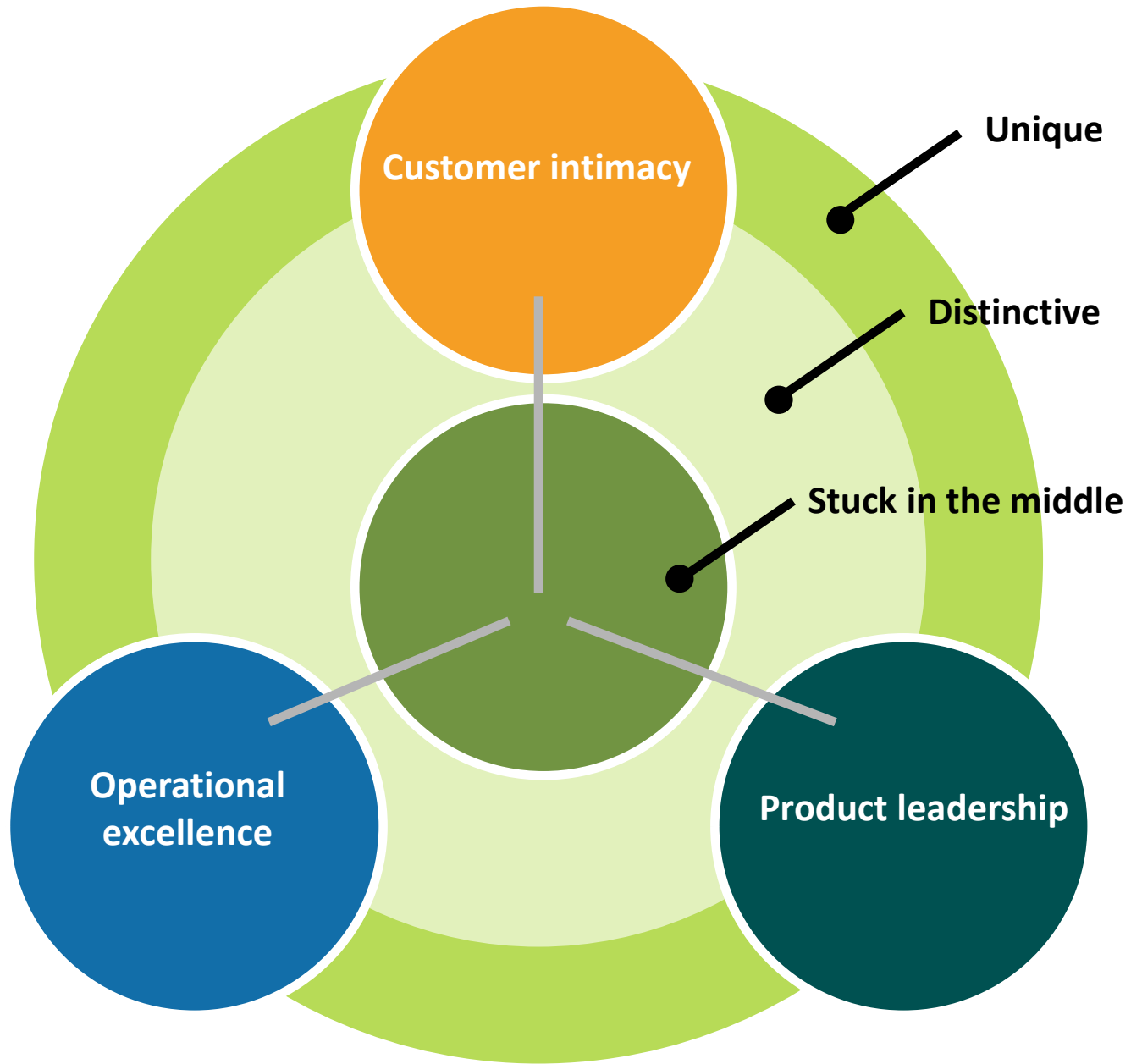


Voice of the customer

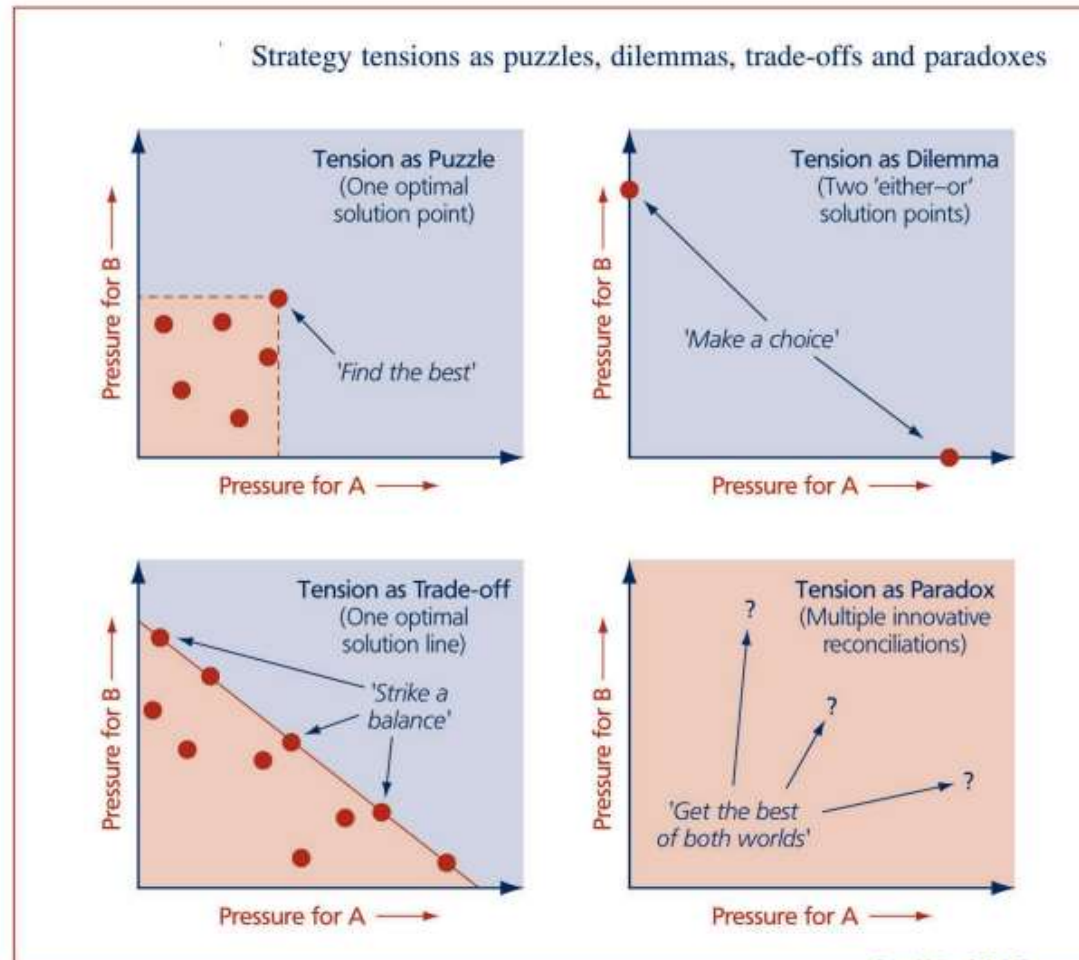


Employee ambassadorship





# Wicked problem



De Wit 2015

# What is the role of a pension fund?

## Data supplier

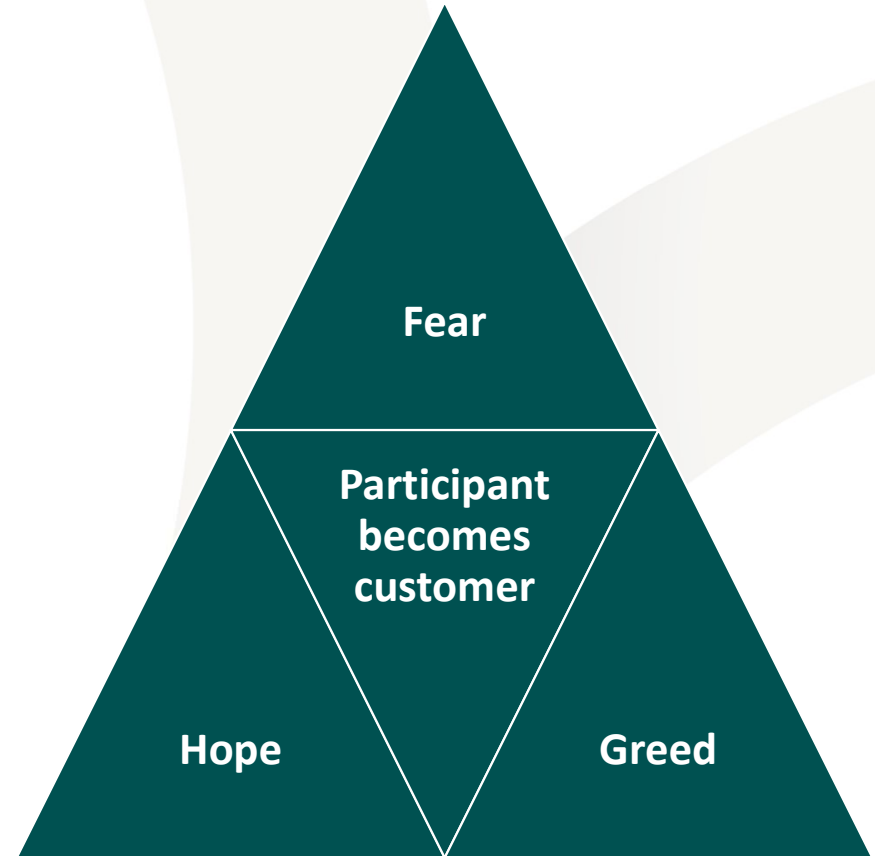
Banks or advisors  
'help' participants;  
you deliver data

## Trusted guide

You 'help'  
participants



# BEHAVIORAL FINANCE



















# 'Be a Mensch' – Guy Kawasaki

**Honest**

**Transparent**

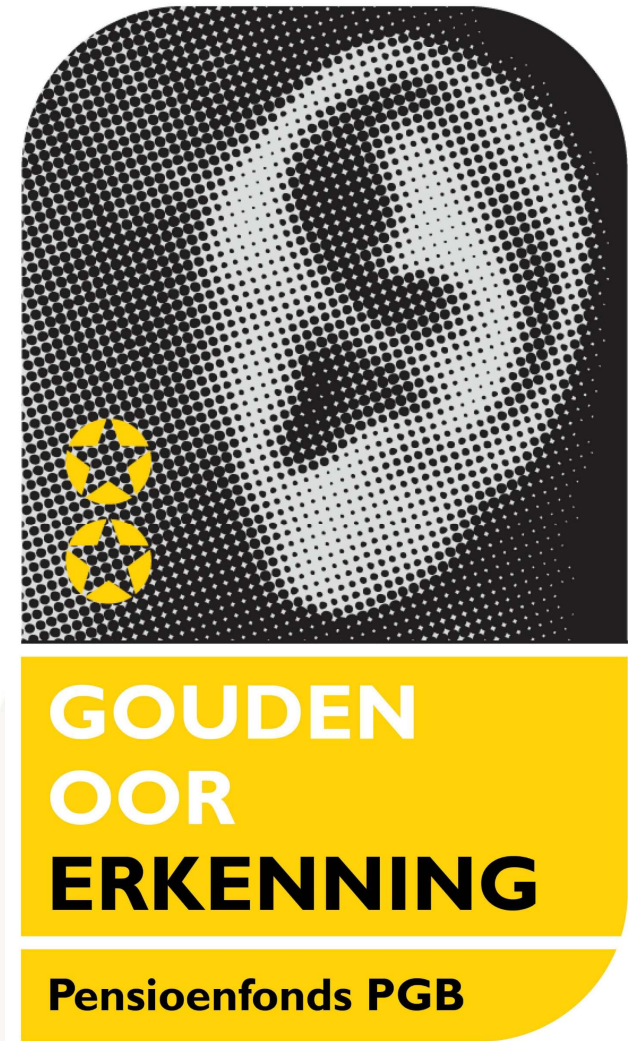
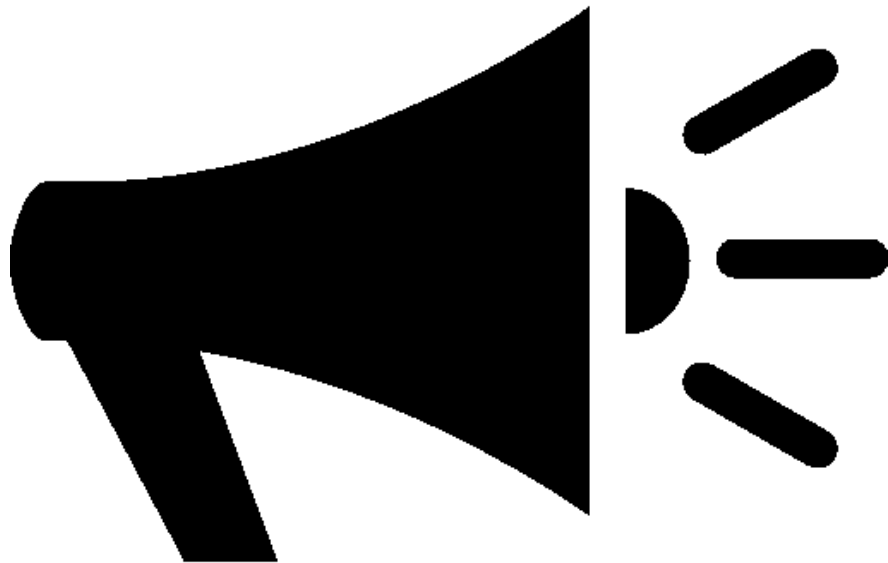
**Friendly**



**Good communication is crucial!**



Listening to the voice of the customer....





**...our participants!**









Finally...



# Pension fund directors



- Do not focus only on your **product range** and the **further stages** in the transition.
- **Talk to each other**: how do you want to be **recognised** as a pension fund in the future?
- Which **context** and **culture** will fit to your fund?
- **Institutional reporting** becomes **participant-level reporting**.

## (Coordinating) asset managers



- Broaden your **language** and **culture**, the **retail component** will be added.
- Is **communication** ready at **persona** level?

# All colleagues with customer contact



- **Discuss** with each other how you can continuously **improve** your services.
- **Listen** instead of explaining it again!



Do you have any questions?  
We're happy to listen to you! 😊



Prof. E.M. Meijerslaan 2, 1183 AV Amstelveen | Postbus 2311, 1180 EH Amstelveen | 020 541 84 18 | [pensioenfondspgb.nl](https://pensioenfondspgb.nl)

Deze presentatie is eigendom van Pensioenfonds PGB en hier dient vertrouwelijk mee te worden om gegaan.  
Alleen voor gebruik voor Pensioenfonds PGB en zijn deelnemers, sectoren en werkgevers.  
© 2024 Pensioenfonds PGB. Alle rechten worden voorbehouden.