



WHAT IS RESAVER?

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RESAVER

RETIREMENT SAVINGS VEHICLE FOR EUROPEAN RESEARCHERS



Initiative of the European Commission, funded by the European Union

The image shows the 'resaver' logo, which consists of the word 'resaver' in a white, lowercase, sans-serif font on a teal rectangular background.

resaver

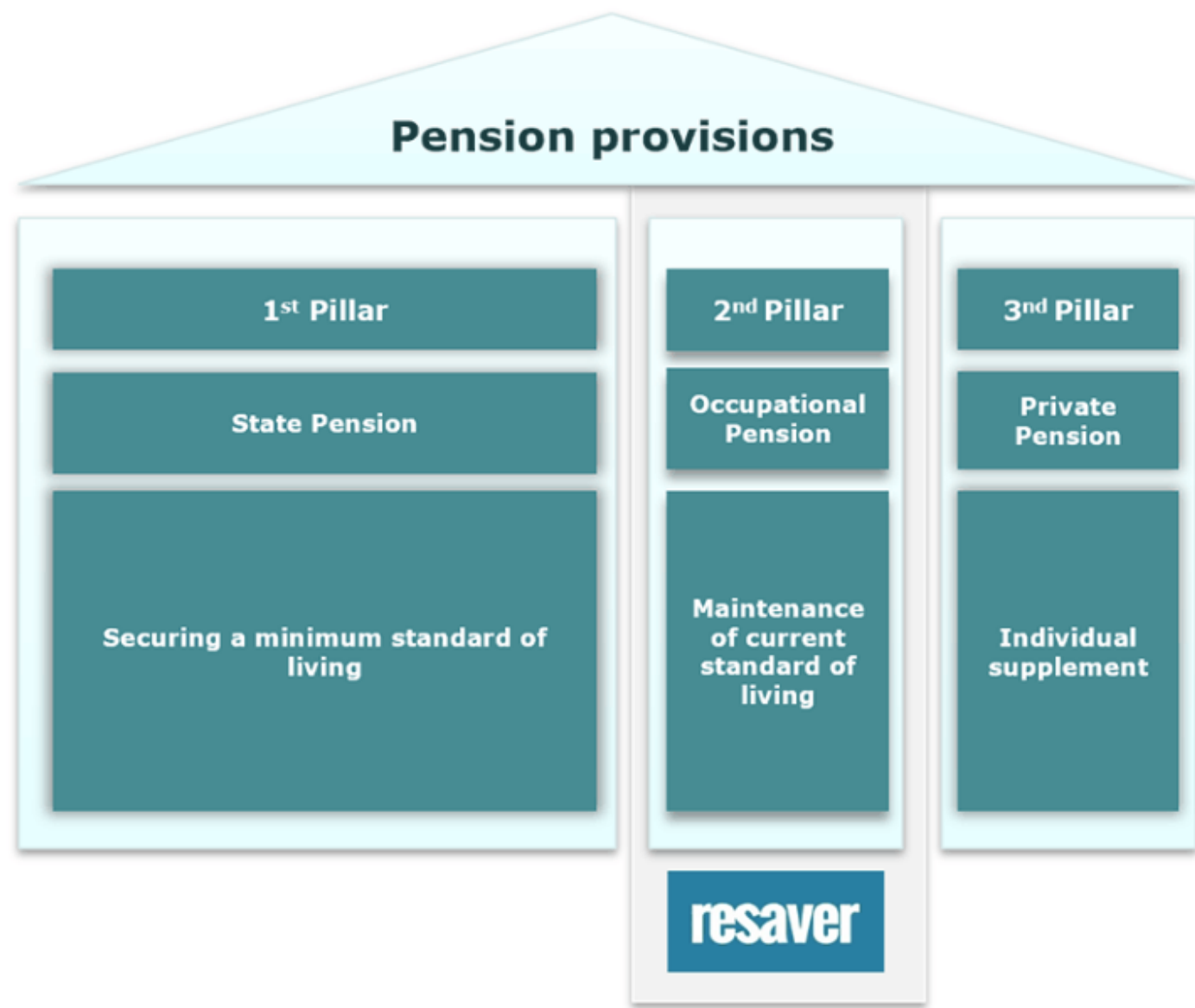
RESAVER is a pan-European pension solution for research organisations & their employees that removes pension barriers in the EEA



Participation in the fund is not limited to researchers; all staff can benefit.

- Staff with permanent or temporary employment contracts.
- Staff coming from outside the EEA, into the EEA (who typically sign local contracts).

Where does RESAVER sit in the pension landscape?



RESAVER'S MISSION

To ensure Researchers working in the EU have a supplementary occupational pension plan.

RESAVER was created to:

- **address the pension gaps** caused by cross-border and institutional mobility by complementing existing systems which overlook them, **and**
- provide a flexible, portable supplementary **pension solution for SMEs** and organisations **in the research sector** that do not have a solution



Currently operational in 9 countries



CROSS-BORDER STRUCTURE

Pension Fund Management



Home Country (Belgium)

Regulated by home country legislation

Benefit Design



Host Country 1

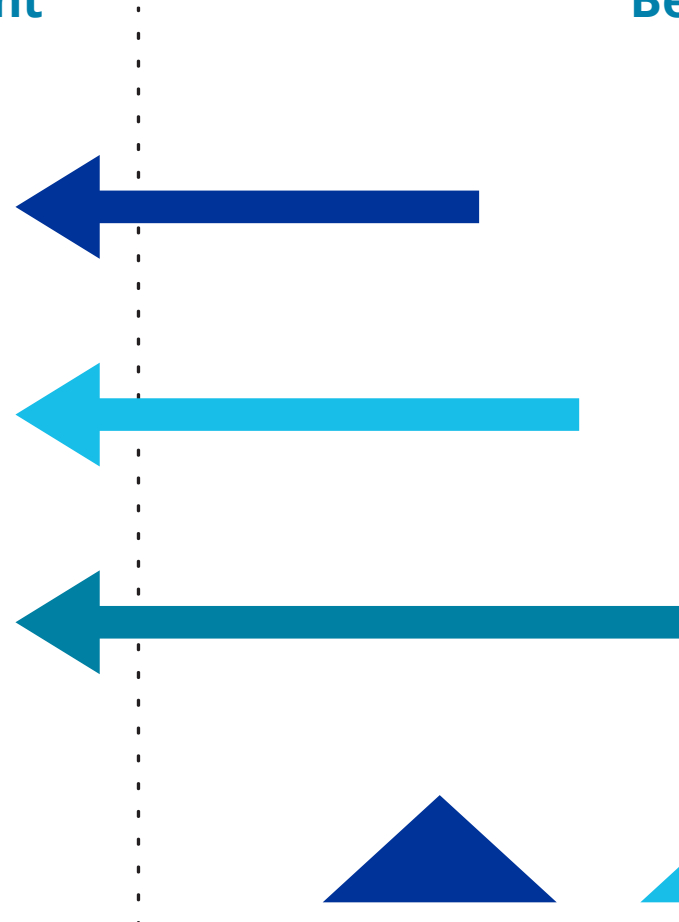


Host Country 2

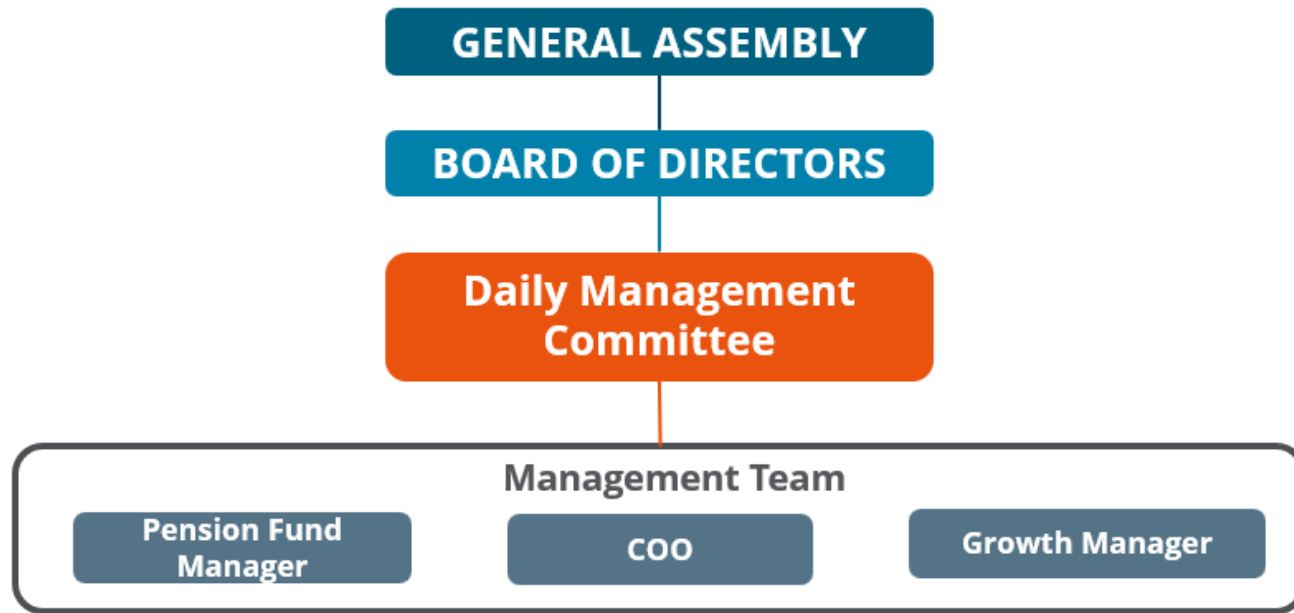


Host Country 3

Regulated by the social and labour law of the country where employees are located.



OPERATIONS AND GOVERNANCE STRUCTURE



SUPERVISION

- Belgian Regulator *(FSMA)*
- Local regulators
- External Auditor
- Internal Auditor
- Compliance Officer
- Risk Manager
- European Commission*

OUTSOURCING TO GLOBAL TRUSTED PARTNERS				
ASSETS	LIABILITIES	REPORTING	ADMINISTRATION	CONSULTANTS
Investment manager BlackRock Asset depository 	Actuarial function 	Accountant 	Pension administrator and Member Service Centre 	Technical expert AON Legal expert <i>Local providers</i>

WHAT DOES RESAVER OFFER?



Portability,
Pan-European
Pension plan, aligned
with EU policies



Supplementary
to social security
and to other
pension plans,
no vesting period



Transparent,
non-profit, cost-
effective, tax
approved and **no
implementation
cost**



Flexible
contributions
structure, rules
and investment
options



Simplicity,
HR defines plan,
RESAVER takes
care of setup,
admin &
communications



Easy online
interaction
through
MyRESAVER



Contributions to
RESAVER can be
**eligible personnel
costs** in EU grants.

RESAVER INVESTMENT APPROACHES

DO IT FOR ME
"LIFE STYLE"

LIFE STYLE INVESTMENT OFFER
Asset allocation adjusts automatically to become more conservative or less risky as retirement date approaches.

I CAN DO IT
"FREE STYLE"

FREE STYLE INVESTMENT OFFER
Participants make their own choice for selecting the assets that best match their risk profile and time horizon.

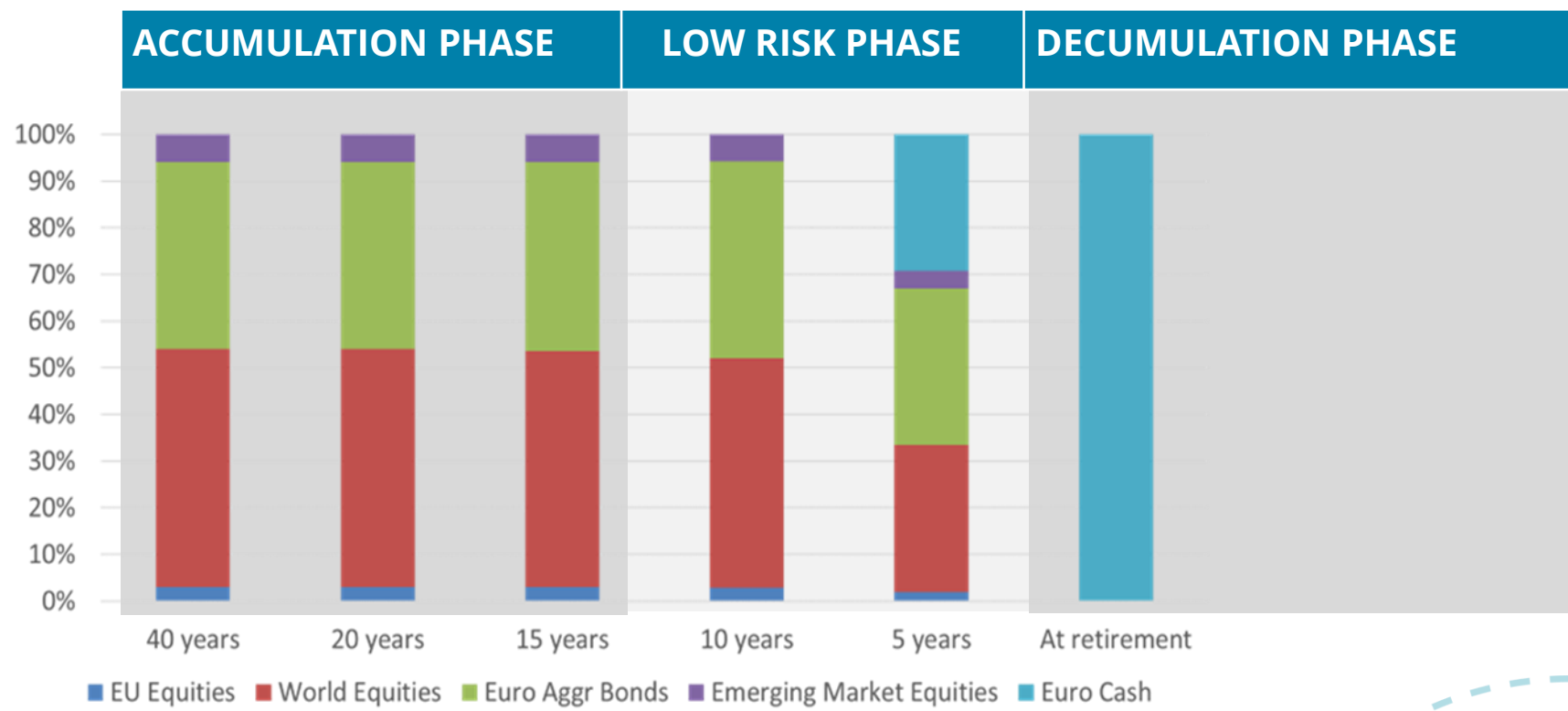
WHAT IS A LIFE STYLE? The default investment option



Start until 10 years to retirement

From 10 years to retirement

Retirement



RESAVER considers the default investment option **a competitive choice** that most participants opt for

>

Defensive Lifestyle Cash landing point



RESAVER GO AND PENSION SIMULATOR

RESAVER GO: is a standardized and pre-approved pension plan. Access RESAVER GO pension simulator at www.resaver.eu

resaver Pension Fund Individuals About us News & Events Resources Contact us **Pension simulator**

1 RESAVER proposal
Welcome to the RESAVER proposal generator!
Please provide a few key inputs to receive a tailored proposal from RESAVER including the potential costs and benefits of launching an occupational pension plan for your staff.

● Organisation Information ● Contribution ● Population ● Review & Submit

Organisation name

Country

Type of contribution **2**
 Fixed percentage of salary
 Fixed annual amount

Employee contribution
Contribution Rate
 % salary

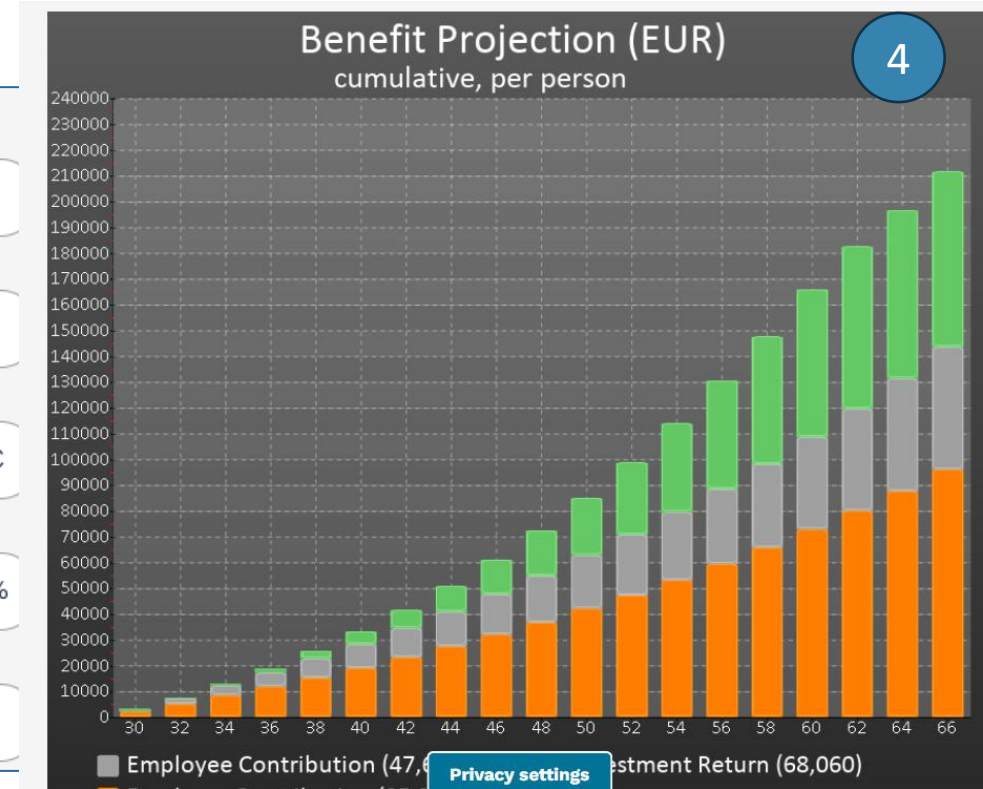
Employer base contribution **3**
Contribution Rate
 % salary

Employer matching contribution
By ticking the box, the Employer agrees to pay additional contribution that matches the Employee Contribution.

Thank you for your inputs for the proposal!

5 **Generate Pension Plan Document**

Modify your inputs



TRANSPARENT COSTS



ANNUAL MEMBERSHIP FEE (paid by organisation)

The annual fee for organisations depends on the number of participants in the plan. The cost is equal to **50 Euro** per participant, with a minimum of 500 Euro/year and a maximum 5.000 Euro/year



ANNUAL MEMBER FEE (paid by organisation or employee)

The annual fee for the participants is **33 Euro** per employee.



ADMINISTRATION and ASSET MANAGEMENT FEES (deducted from account)

0.35% - 0.50% of assets per year for Life Style investments and **0.35% - 0.95%** for Free Style investments



RESAVER cross-border Pension Fund

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