

A man and a woman are walking through a lush, green vineyard. The woman is wearing a light green dress and the man is wearing a light blue shirt and dark shorts. They are walking towards the camera. In the background, there is a house with a red tiled roof and a palm tree. The sky is bright and clear.

# A Carefree Feeling

Enterprise Design for a pension insurer

**Zwitser**leven



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Workshopping through  
a new pensions act  
implementation

**Zwitser**leven

## Zwitserleven Pensions

- Pensions Insurer specialist, Brand within Athora NL
- Manage assets (pension contributions) via ACTIAM (investment company)
- Administrator of pension contracts
  - Income for later - Accruing a pension
  - About to retire - Lifecycle management
  - Enjoying retirement – Providing retirement income
- Life insurance related to income
  - Disability to work
  - Survivors income



# Meet the Enterprise



This week: Join World Cleanup Week (11-15 September)



Athora Netherlands Again Named Most Sustainable Insurer by VBDO



All you need to know about Athora NEXT

## Me at Zwitserleven

SpronQ

- Business Development Engineer – administration system
- Embrace change as a fact of life, it is not a project
- Collaborate with all people involved
- Use any tool needed to design together – including Edgy
- Learn from mistakes
- Make decisions along the way (cycling)





## Pension anybody?



Which moments in life make you think about a secure income?



What would you like to achieve financially, now and later?

Keep this in mind....

## 3 Pillars of the Dutch Pension System

3

Individual

You can supplement future retirement income by pe savings, investments, ....

2

Employer

Most employees accrue pension through their employer. The employer often pays a part of the pension contribution, while the other part is payed by the employee from their (gross) salary

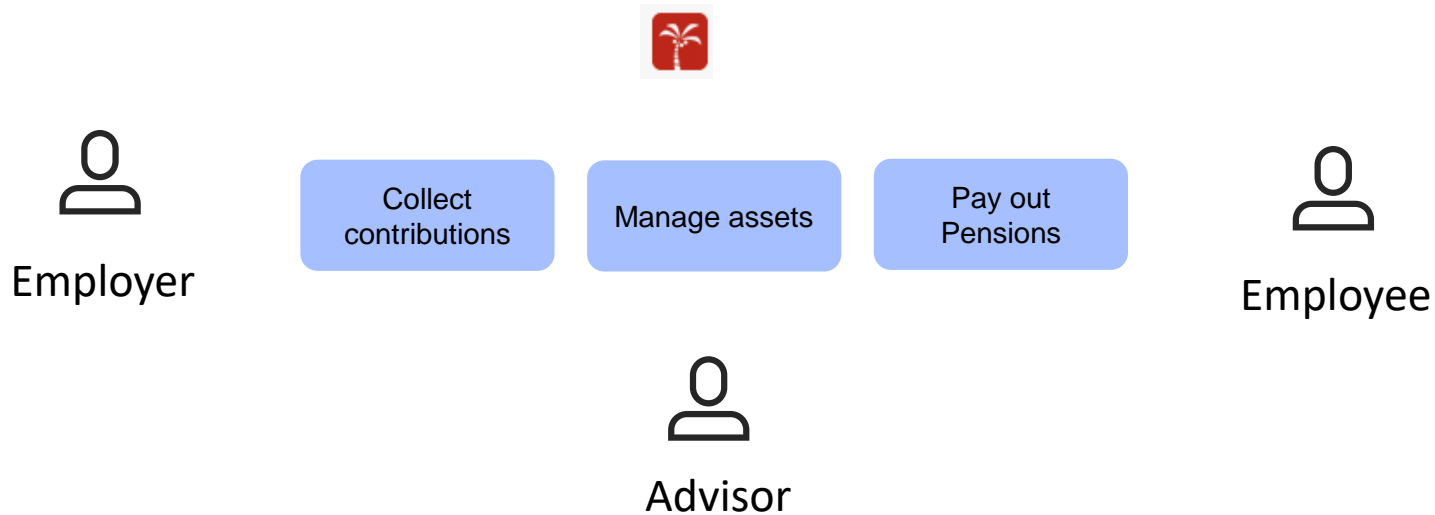
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State

Everybody who lives in the Netherlands recieves a basic pension from the State



# The Employer is the customer of Zwitserleven





## Why does this system exists?



- It's mainly about taxes...
- Pension Employer contributions are not seen as income, so they are not taxed (this is capped)
- Contributions by the employee from their gross salary, so before taxes
- After retirement you'll pay less income taxes over your paid out pensions

## Employer Pension Scheme

- Is a contract between an employer and a pensionfund or pension insurer
- Highly regulated by several laws and highly supervised
- The employer pays contribution
- The pensionfund or insurer invests the capital their members have entrusted to them
  - Over € 45 billion in assets for Zwitserleven
- From the day of retirement the pensionfund or insurer provides an income for the participants (former employees of the employer with the pensionscheme)

# Zwitserleven



Give everyone the opportunity to shape their own financial future. Now and later, in a world that is worth living in

Sustainable

Sustainable investments

Freedom

Be reliable - take care of everything  
Financially for later

Insight

Help people understand  
their pension  
give a realistic idea  
of what to expect financially





## 8 events to think about Income for later

Starting a job

Starting your  
own business

Approaching  
retirement date

Changing jobs

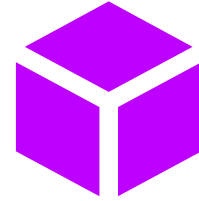
Getting a partner

Separating from  
partner

Getting a child

Passing away

# Employer Pension Schemes



90%

Defined Benefit

you now already know how much money you'll receive once you've retired

Defined Contribution

10%

you know how much you save for later. You'll only know what income you'll receive when you've purchased a pension at your retirement date with your accrued capital



# Carefree Feeling



is to know that your pension is in good hands, that there is enough money around to live the life you've envisioned when you've retired





Employee

## What do you need to be convinced?

- What can I do?
  - What options do I have within the Pension scheme
- What do I have?
  - Insight in your personal situation
- What do I want?
  - Best fit configuration of your participation

## A Landslide change – The new Future Pensions Act

Defined Benefit

Nowadays employers and pension insurers ahold most of the responsibilities for accruing a pension for employees.




Defined Contribution

The new act transfers loads of responsibilities to the pension participant, you and me, the people that work for the money

Admition age to be 18yrs  
now often 21

And from contribution increasing with age  
to a same contribution for every agegroup

## Legislation impact on pension agreements

- **Accrue Pension, incl. supplementation** 
- **Combining old age pensions**
- **Contribution free old age pension in case of disability for work** 
- **Disability for work pension (income supplement)**
- **Partner's & orphans' pension**
  - **New system**
  - **New partner definition** 
  - **Continuation after Dismissal**
- **NEW: Compensation for flat rate contribution**



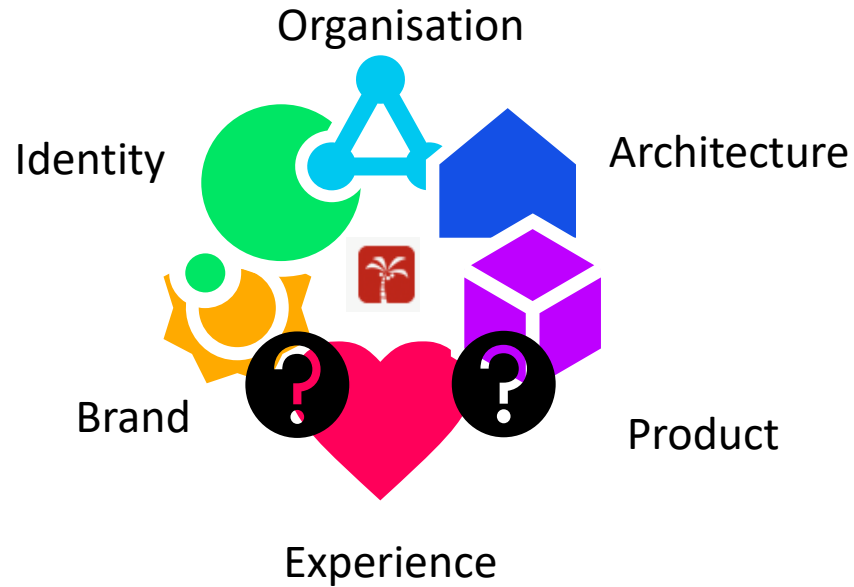
How Carefree are you feeling now?

Well that depends....

It is all about balancing out all facets  
and  
the way they overlap



# The Design Challenge



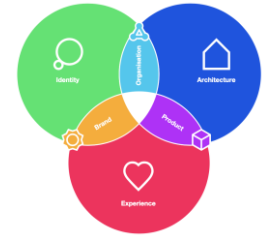
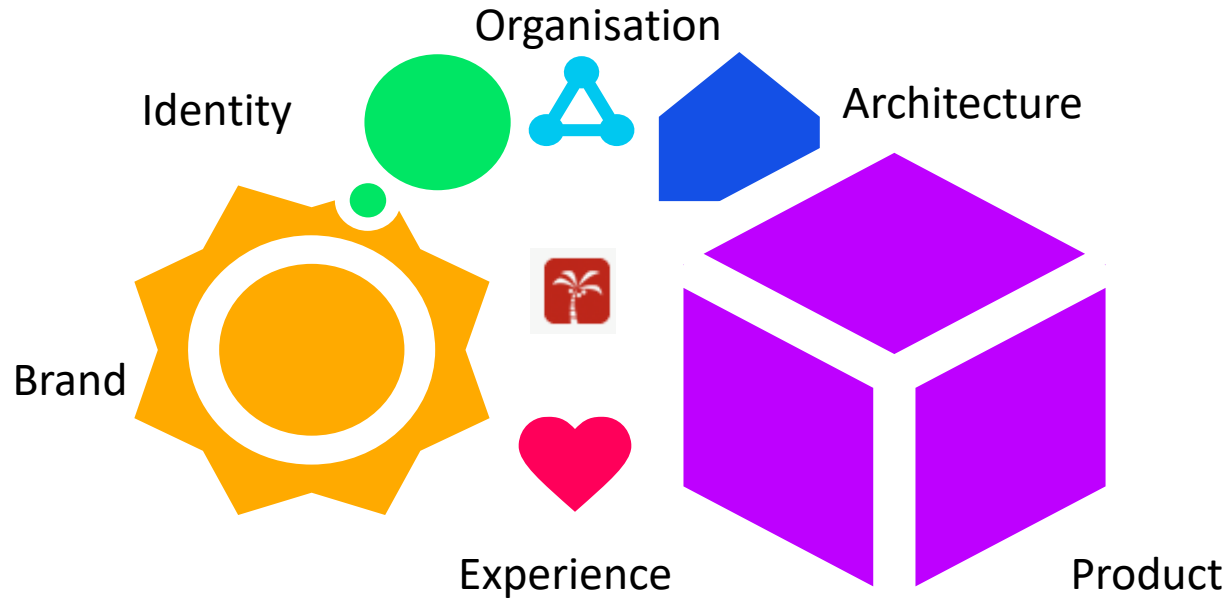


## What would your approach be?

- Change-Teams and Departments
- Organisation of the work
  - (dealing with SAFe, increments, sprints, Azure boards)
- Ownership
- Ways of collaboration

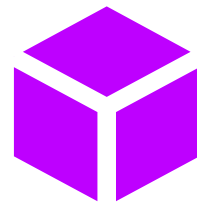
Define position and circle of influence

# The Zwitserleven situation





## First steps



- Make use of the strong elements within Zwitserleven
  - Start with the product
- Make use of stable structures
  - The building blocks of the pensions administration

## Pensioenfonds

voor het Beambtenpersoneel  
van de  
N.V. Koninklijke Maatschappij  
„De Schelde”  
te  
VLISSINGEN

PENSIOENBOEKJE No.: \_\_\_\_\_

ten name van: Armstrong R.

Drukken Geelhood

## Statuten

en

## Pensioenreglement

van de Stichting Pensioenfonds  
voor het Beambtenpersoneel

VAN DE

N.V. KONINKLIJKE  
MAATSCHAPPIJ  
„DE SCHELDE”  
TE VLISSINGEN

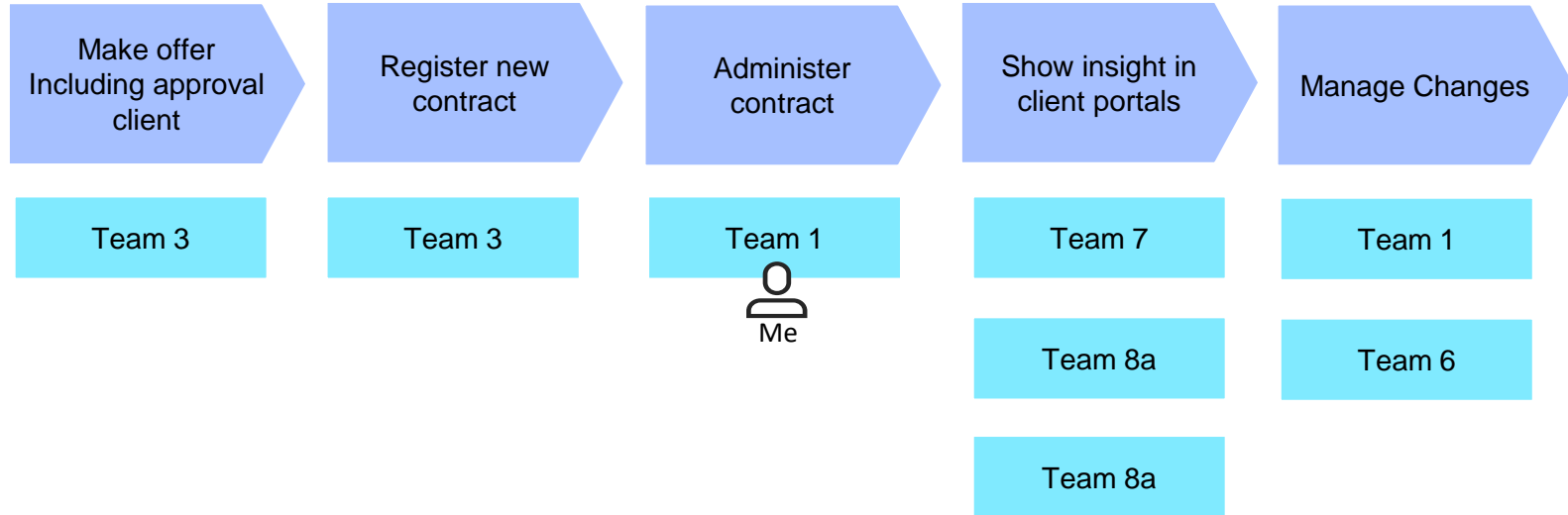
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## The tools at hand

- The proposed legislation
- Specification template in Word
- Excel to create examples
- BIZZDesign for procesmodelling and IT-architecture checks

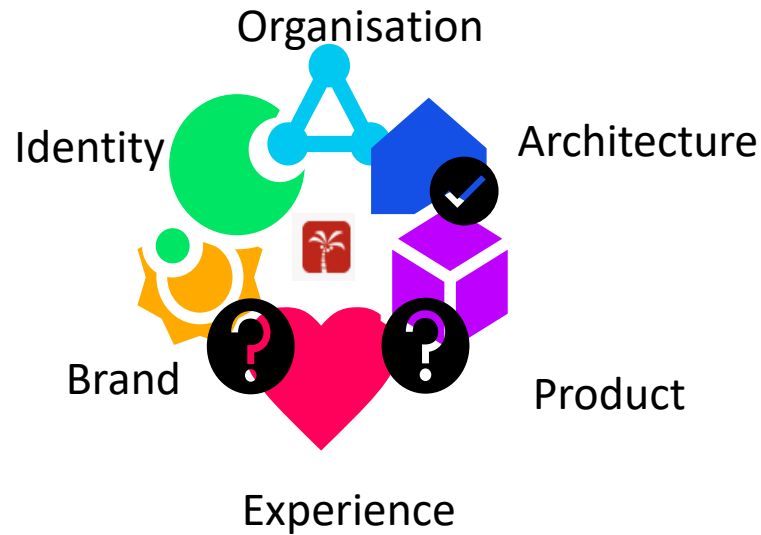
Medio 2022 basics of the new product features present in the pensions administration

# Dependency chain





# Design situation summer 2022



## Intervention September 2022

- The new future pensions act states that the pension provider has explicit obligations to provide 'choice guidance' and 'encouraging active engagement' for the participants
- The design and implementation of this tightened duty was not enough visible in the increment plans of the change organisation for the remaining part of 2022
- The legal department states choice guidance is also compulsory for the current products

## Choice Guidance Workshop

- The day after I returned home from X22 I was caught by surprise that I had to lead the workshop.
- No preparation at all on my side, so sorry...
- Still inspired by all the good stuff from the conference, I started to use the ED facets on the white board.

The stealth introduction of edgy

## But the other participants came prepared

- All roles needed were there – a multi disciplinary crash team – Brilliant – This I like
- Higher management (Director) was present to make pragmatic decisions
- Legal department provided a minimal compliancy checklist
- Productmanagement provided a list of all topics in need of choice guidance
- Communication provided current content
- UX provided the current customer jourey on the portal
- Accountmanager provided hands on stories and exmamples of customer interaction



## Draw the picture together

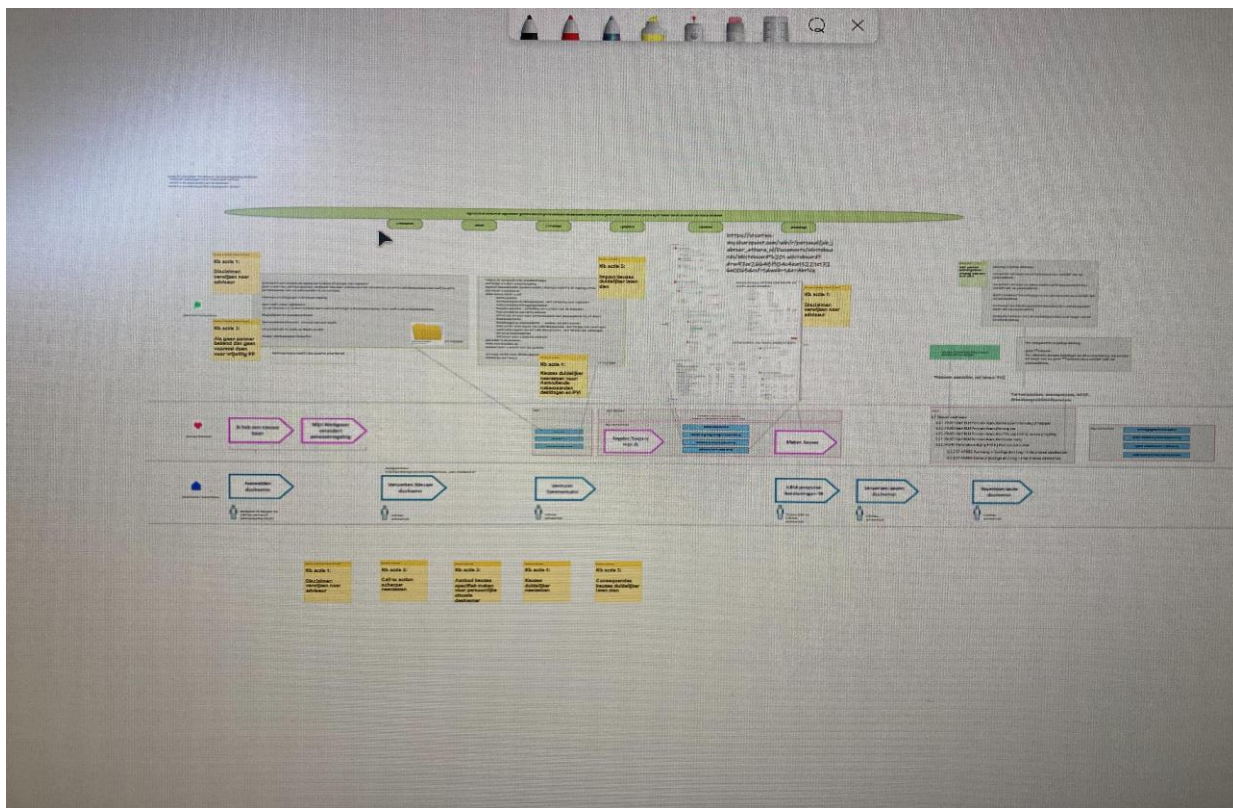
- Start with the facets and what they represent
  - Add roles to emphasize people on the whiteboard
  - By using the same shapes for the elements, we are getting the aware that we are looking at the same stuff with a different lens.. A different perspective
  - The participants know that there is a place for their expertise and become patient and willing to listen to others

## Which Facet unites all participants?

- Think back to my introduction of the Zwisterleven enterprise...

## Introducing the ED elements

- Using the same shapes for the elements needed
  - we are getting aware that we are looking at the same stuff with a different lens.. a different perspective
  - We become willing to learn and switch to the vocabulary of the other design discipline
  - One tiny tangible example:
    - Voluntary coverages default ON (product administration setting)
    - Opting out (customer choice in a task)
- Draw the connections

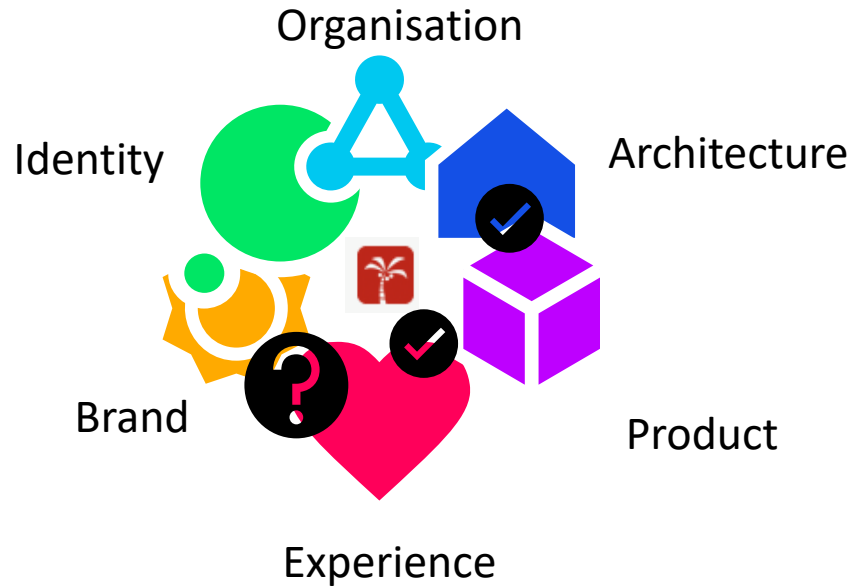




## Workshopping our way through

- Workshops (epic refinements) to cover all topics
- Providing a list of changes and improvements that become features
  - Detailed analysis and design done per discipline with their own toolset
  - Feedback in smaller workshops
- Use Enterprise Design to maintain overview
- Keep telling and explaining the upcoming changes

Not there yet, but..  
Let's level up













**Zwitser**leven