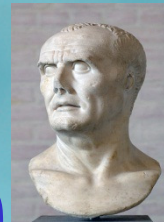


Work life and Retirement in the Netherlands

A



B

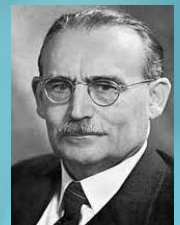
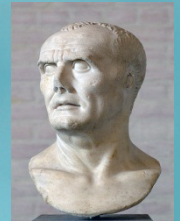


C



Ton Brouwers

Partner and senior consultant at BECAUSE (HRM company)



Dutch pension
system

Financials on
national level

Developments
Dutch labour
market

Pensioner point
of view



Dutch labour market

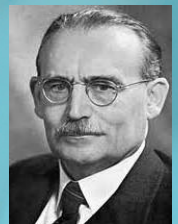
2011 = 16,5 m > 2,4m 65 > male 82 female 86
2040 = 17,5 m < 4,5m 65 > male 85 female 88

2005: 0,5m < unemployed
2011: 0,4m < unemployed (0,125m jobs available)

1 worker -> 0,9 not working-> (1,2-1,4 in 2040)

Working population is reducing

We must do more and better with
less resources

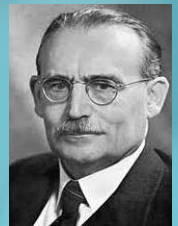
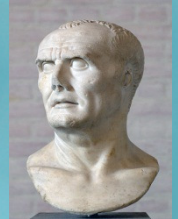


Financials on national level

Financial pressure on a decreasing group of those who are working

Because of the aging of our nation and the increasing quality of healthcare our healthcare expenses are getting unplayable

Financial influence of the other European countries



Dutch pension system (3 layers)

Private

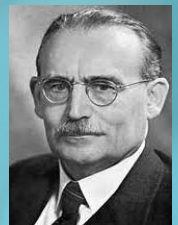
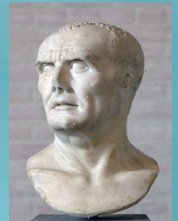
Private savings, properties etc.

Pension

Pension, (funded by employees and employer during their working period = saving)

Old age benefit
(state)

Social security (€ 1034 - € 1421), starting at the age of 65



National policy

Raise the pension age

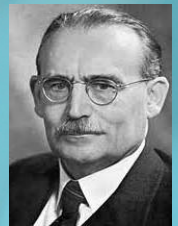
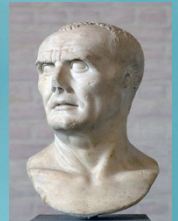
65->66->67 there is a consensus
in the Dutch society

Be very smart

We must do more and better with
less resources

Mind-set of people

Innovation
Be sustainable



Pensioner point of view

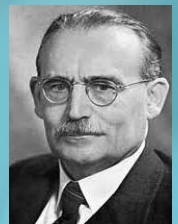
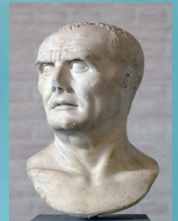
Retirement is a process, not just a next step. After a long working period it is not healthy, social and sustainable to stop without a good preparation.

Pension survey of all the pension benefits collected during your working period

Training and consultancy

Continue in a more flexible way

Don't retire

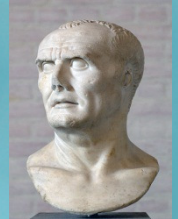


Pensioner point of view

P.I.Z. training: Course of the 3 – 5 days in a conference centre

Be prepared on the next period in your life
Know what you want to do in this next period and know what possibilities there are.

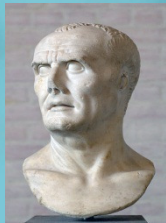
Training and consultancy



Training for the pensioner alone or together with its partner

Elect your own system

A



Work until you die!

Gaius Marius

B



Work until $(70-65=5 \rightarrow 82) = 77$

Otto von Bismarck

C



Work until you can and want

Willem Drees