

A new pensionsystem

Challenges and opportunities in the light of Customer Experience

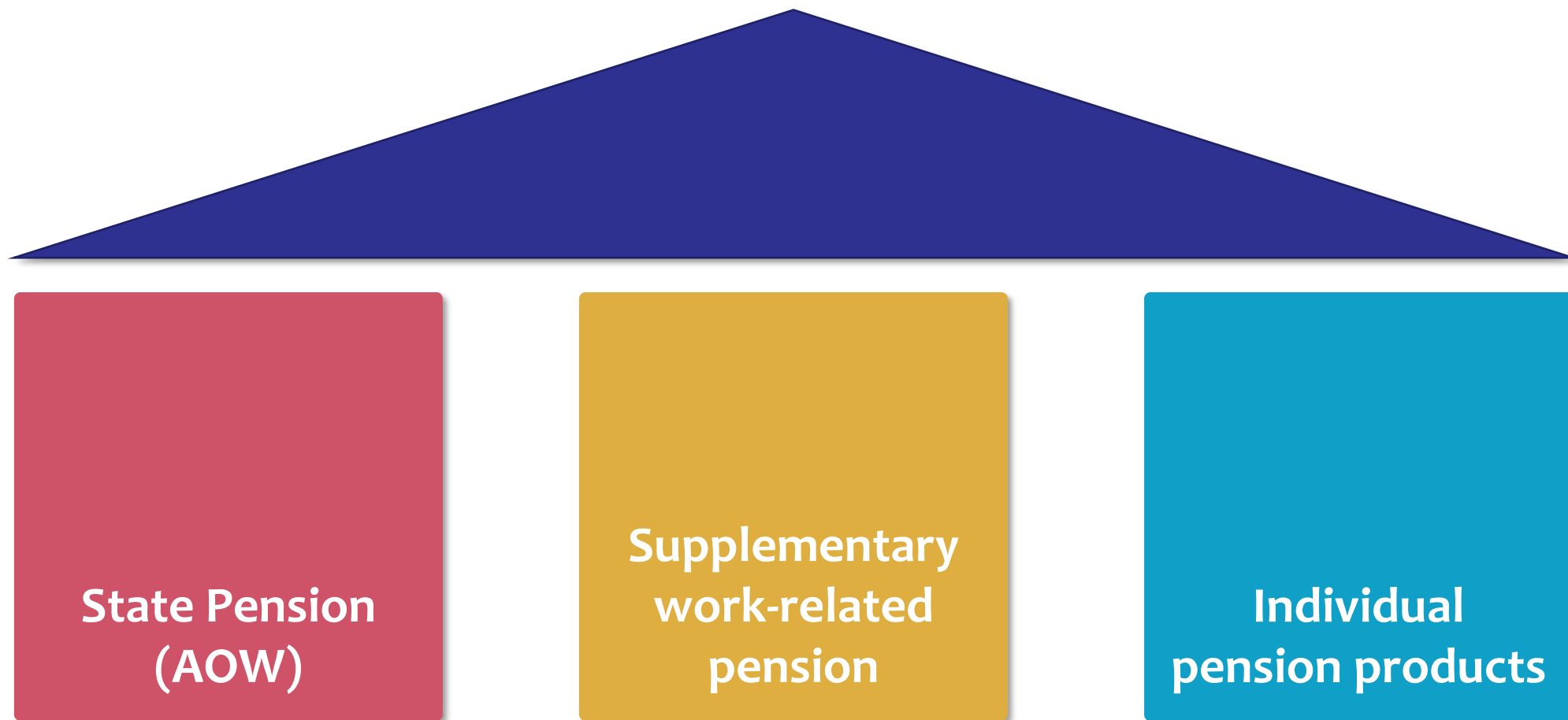
4 juni 2024 – THE INC Industry Day

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Dutch pension in a nutshell



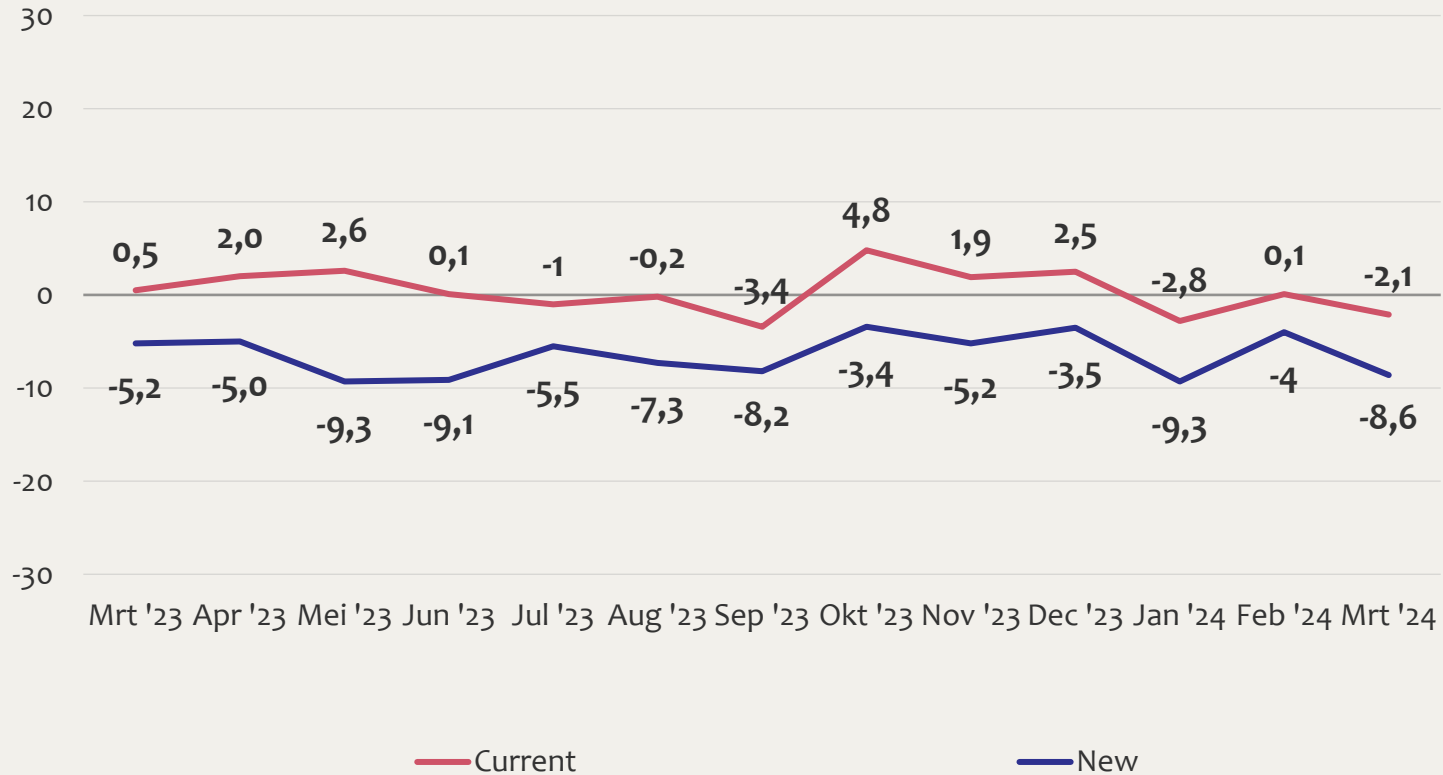


[APG: for today, tomorrow and beyond \(youtube.com\)](https://www.youtube.com)

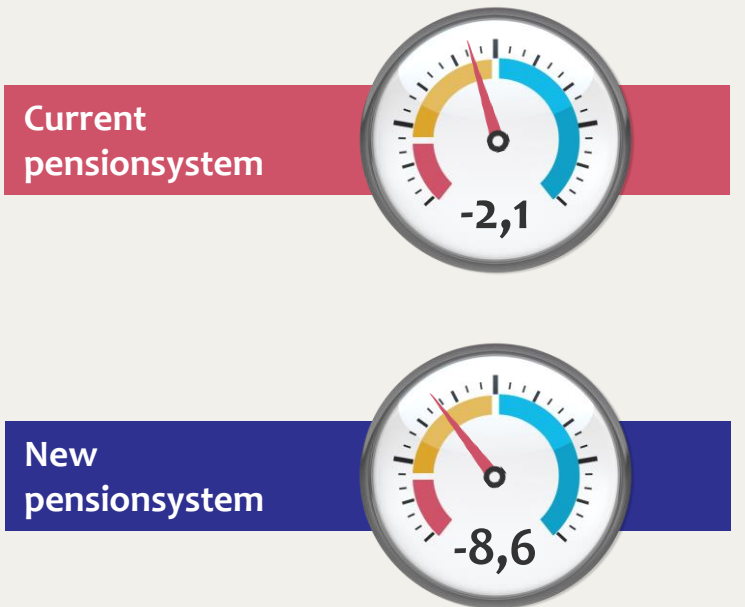
Our challenges



Trust indicator for current and new pensionsystem

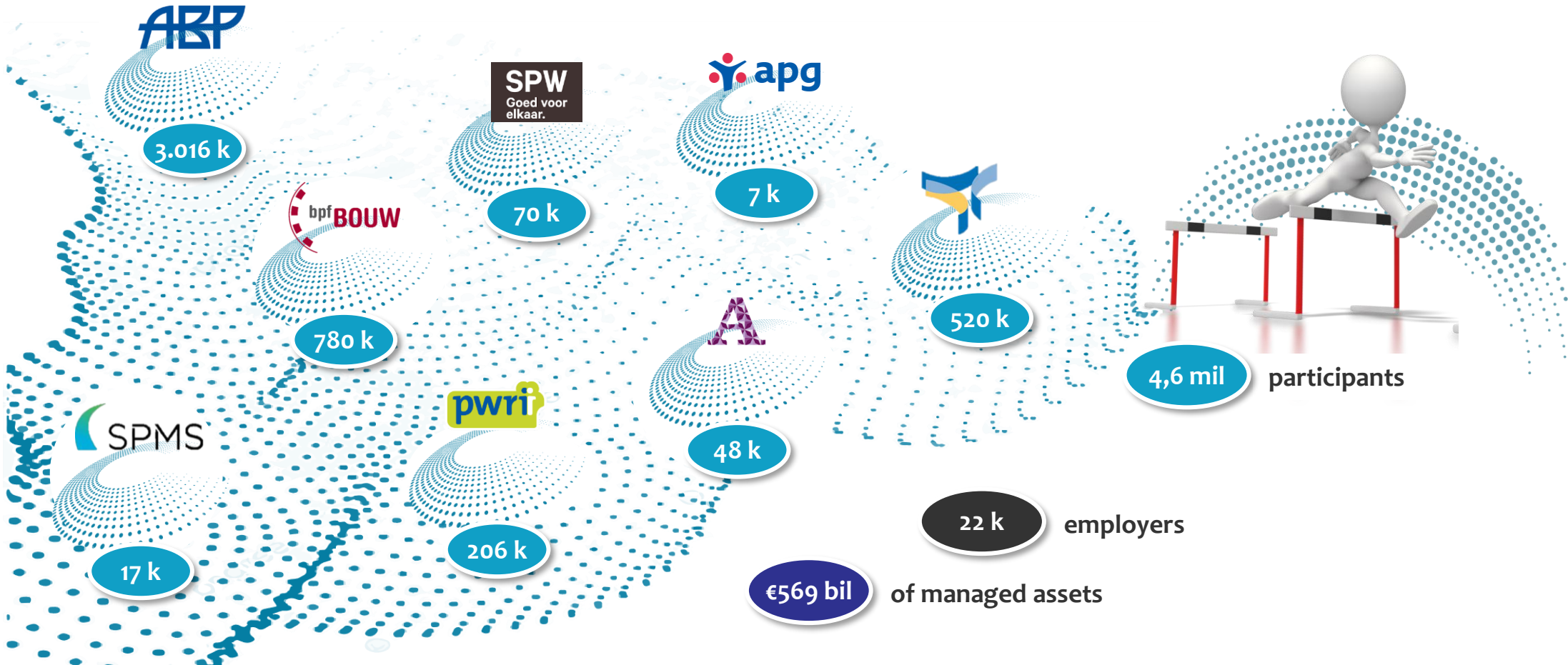


Trust-index March 2024



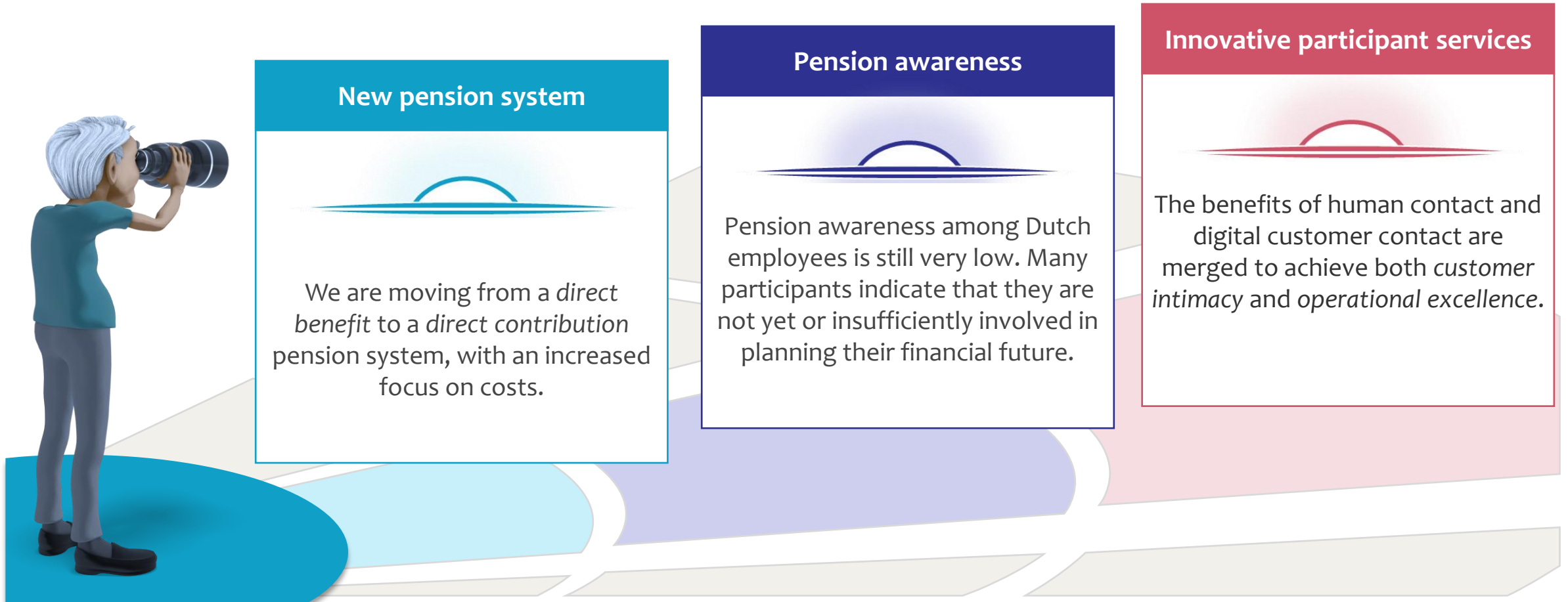
Support for a transition that affects millions of participants

Lack of trust is a difficult starting point in the transition to the new pension system



Transition in 3 areas

The transition is not limited to a change of pension system but comprises changes in pension awareness supported by new and innovative services



Trust in a good pension

Our future value proposition uses technology to increase participants pension awareness and confidence in their pension

Future state participant experience

- The needs of our participants are always our starting point
- Self-service convenience
- (Hyper)Personalization 1:1
- Proactive and relevant communication
- Coaching & help
- Excellent customer service
- Customer Effortless
- ...



Future state IT

- Professional Data Management
- Apply technology that will be the standard in 5 years' time, such as voice and digital assistants
- Realisation of tooling for 1:1 communication (incl. track & trace)
- Accelerated cloud development: Create an adaptive IT environment. Important for app & web development
- Build API library for Front-End and Back-End decoupling
- ...

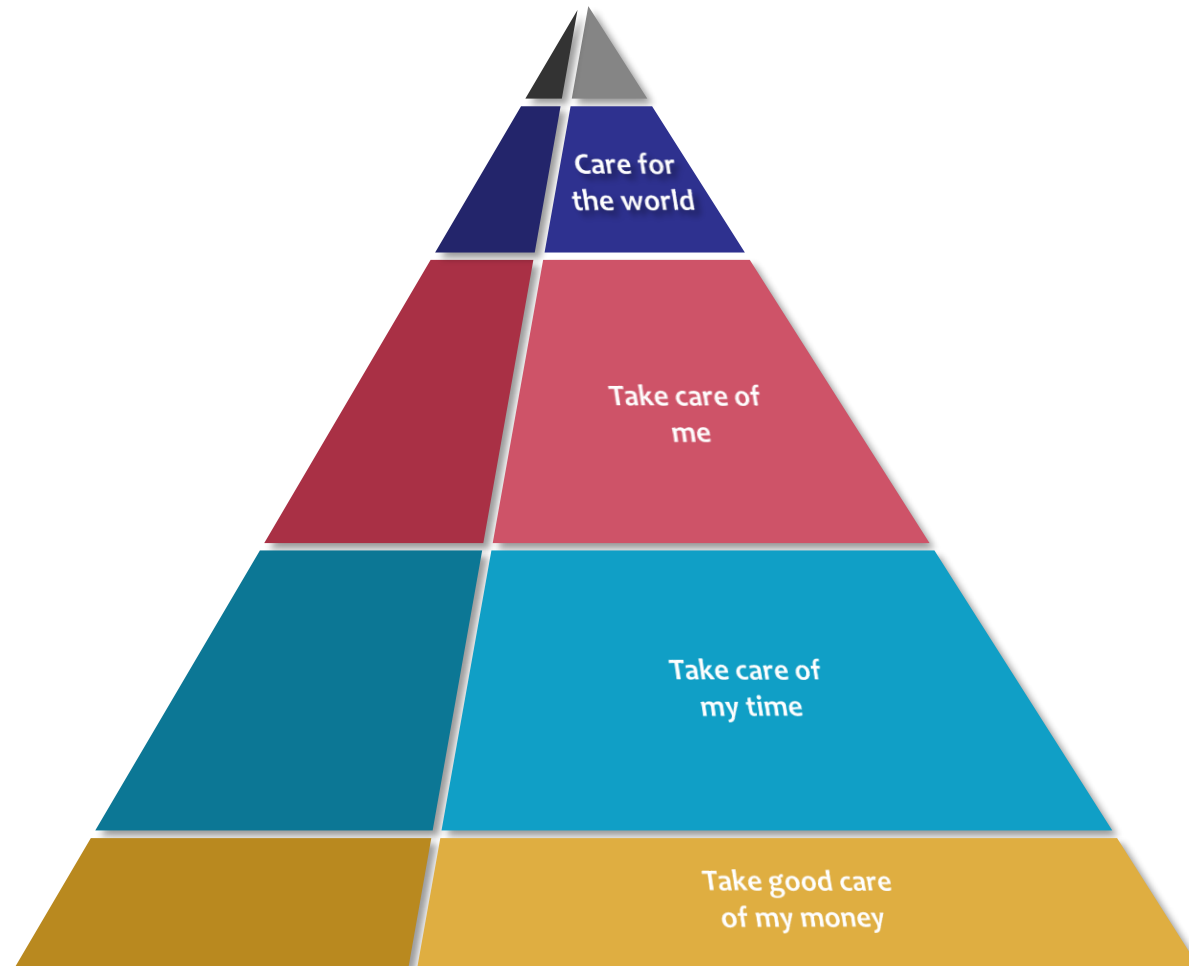
Step 1

The people you're doing it for



Customer Experience Pyramid

From participant needs to participant service

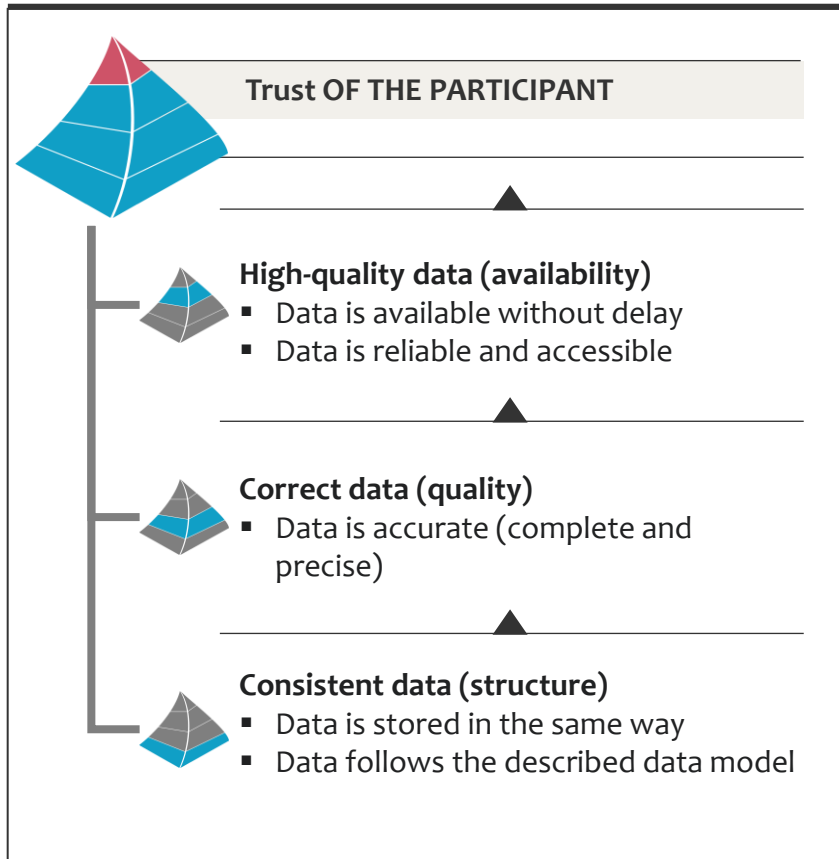


Step 2

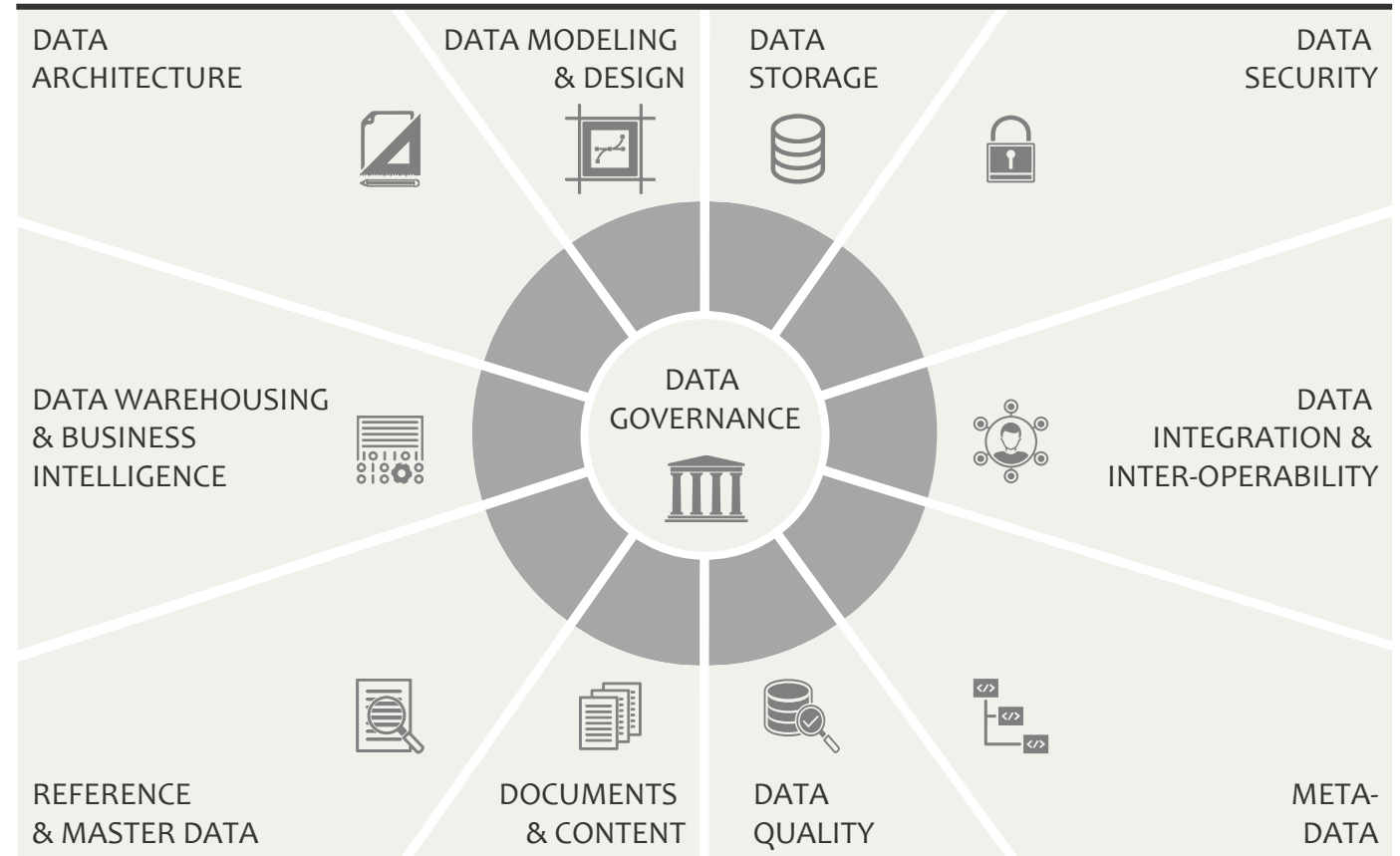
The necessary IT and data foundation

Data Management is the enabler for consistent and accurate data and therefore a crucial requirement for the desired customer experience

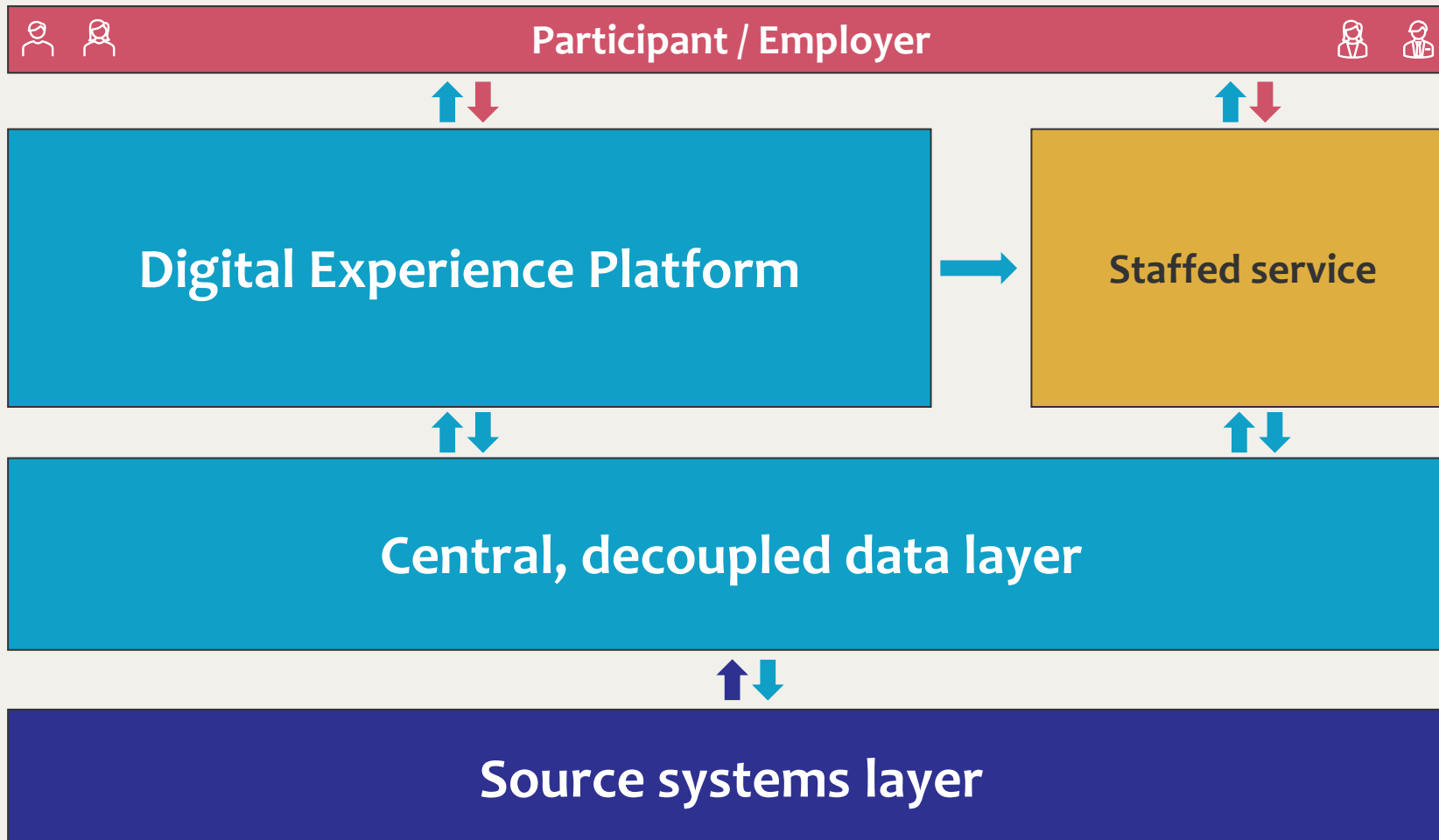
TRUST IN DATA



DATA MANAGEMENT-PRINCIPLES



Decoupling of the smart business layer from the slow core layer ensures high front-end development speed by reducing dependences



Doelarchitectuur:

- **Modular architecture** with digital (micro)services that enables reuse and easy adaptation
- Data and services available through generic **API's** for new use cases
- **Data and analytics platform** is decoupled and provides **value-adding capabilities** (e.g. AI, ML)
- Lean core systems for **solid and stable back-end** processes
- Cloud services and automated provisioning for a **scalable infrastructure** backbone

Step 3

Participant services that make a difference

Examples of technology enhanced services for an improved Customer Experience

Digital Human & generative AI personalized pension information

Talking about your financial future with your aged self



Translate & simplify



Guiding principles for the right balance in the use of data and technology

 Veilig

 Doelmatig

 Betrouwbaar

 Transparant

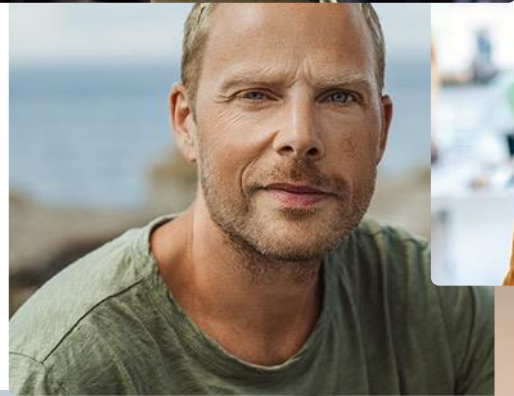
 Milieubewust

 Niet commercieel

 Eerlijk

 Keuzevrijheid





Thank you for your attention!

Interested in working at APG? Check out our vacancies:

[Careers at APG - Find a vacancy and job that fits you, start a career at APG](#)



Do you have any more questions? Just reach out and talk to me or send me a message!

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