



resaver

RESAVER
RETIREMENT SAVINGS VEHICLE FOR
EUROPEAN RESEARCH
INSTITUTIONS

PRESENTATION FOR REGIC

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Growth Manager



resaver

RESAVER



HR EXCELLENCE IN RESEARCH

ERA TALENT PLATFORM INITIATIVES



EURAXESS

A unique web portal offering tailored information, job opportunities, career development guidance, free tools and much more for researchers and research performing organisations in Europe and beyond.

[Explore EURAXESS >](#)



HR EXCELLENCE
IN RESEARCH

HR Excellence in Research

The HR Excellence in Research award is granted to the institutions and funding organisations striving to align their human resources policies to the principles of the European Charter for Researchers.

[Explore HR Excellence in Research >](#)

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RESAVER

RESAVER is a pan-European occupational pension solution designed for R&I organisations and their employees. It enables mobile workers to protect their pension rights while allowing organisations to manage and attract talent throughout Europe.

[Explore RESAVER >](#)



Research Career Observatory (ReICO)

ReICO is the main living information repository for monitoring trends in research and innovation talent development and in particular researchers' careers, skills and working conditions.

[Explore the Observatory >](#)



Innovation Talent Platform

An EU-wide matching tool to help businesses and entrepreneurs across Europe and beyond to find the talent they need or their way to the European market.

[Explore Innovation Talent Platform >](#)



ResearchComp

ResearchComp is the European Competence Framework for Researchers. It supports the assessment and development by researchers of transversal skills that can offer them more career opportunities by fostering inter-sectoral mobility.

[Explore ResearchComp >](#)



RM Comp

RM Comp is the European Competence Framework for Research Managers. It identifies the essential skills required for effective research management, fosters career development opportunities, and enables organisations to align with European standards, promoting consistency across roles and institutions.

[Explore RM Comp >](#)



FLEXIBILITY FOR YOUR FUTURE

RESAVER, THE PENSION FUND THAT STAYS WITH YOUR EMPLOYEES, WHEREVER THEY GO ...

A dynamic, state-of-the-art, pan-European retirement savings solution **for organisations** and their employees

Enables (research) employees to retain **membership in the same pension vehicle when moving** between countries or employers*

As a result, it enables member organisations to **attract and retain the best researchers** as well as save on overhead costs

* In case new employer is also a member of RESAVER



RESAVER PRESENCE IN EUROPE



Cyprus

- Operational in:**
 - Belgium
 - Hungary
 - Austria
 - Italy
 - the Netherlands
 - Cyprus
 - France

- Last implemented in:**
 - Spain
 - Czech Republic

LEGAL FORM

- **Organisation for Financing Pensions (OFP)** is an entity defined by Belgian law, responsible for managing and overseeing pension funds. RESAVER is an OFP that manages the collection, investment and distribution of pension contributions to provide retirement benefits to participants of its member organisations.
- In the European Union OFPs are a type of **Institution for Occupational Retirement Provision (IORP)** regulated by the IORP Directive I and II. The Directives regulate cross-border activity within the EU and require adherence to stringent governance and prudential standards.
- IORP II Directive in [English](#)

WHO CAN PARTICIPATE?

Organisations within the EEA which conduct research and development activities.

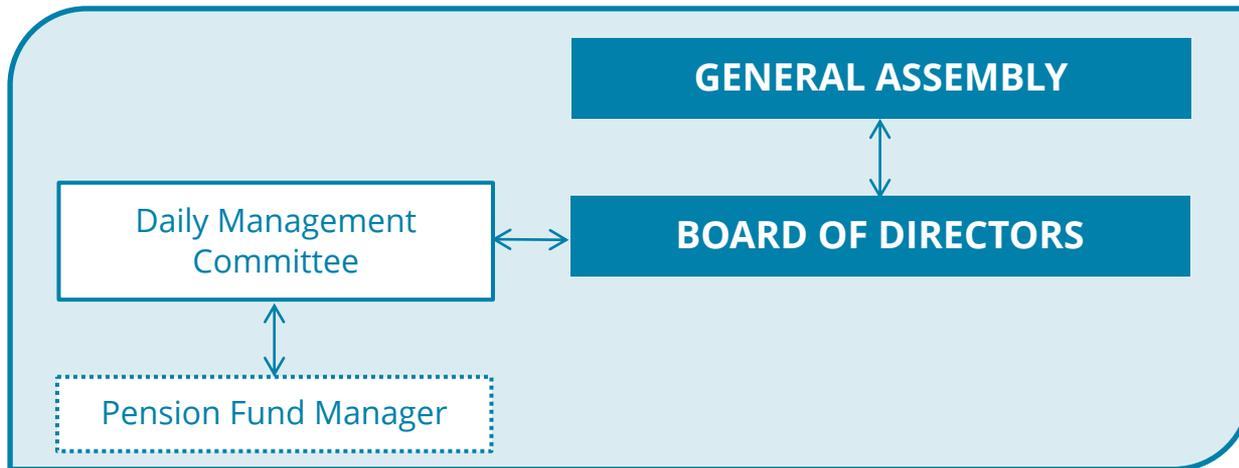
Organisations can enrol the following employee groups into RESAVER pension fund:

Researchers with
employment
contracts regardless of
duration

Researchers coming from
outside the EEA – who are
typically put on local
contracts

Employees other than
researchers who work for
the same organisation as
the researchers

GOVERNANCE STRUCTURE



SUPERVISION

- Belgian Regulator (*FSMA*)
- Local regulators
- External Auditor (*KPMG*)
- Internal Auditor (*Deloitte*)
- Compliance Officer (*Lydian*)
- Risk Manager (*Mercer*)

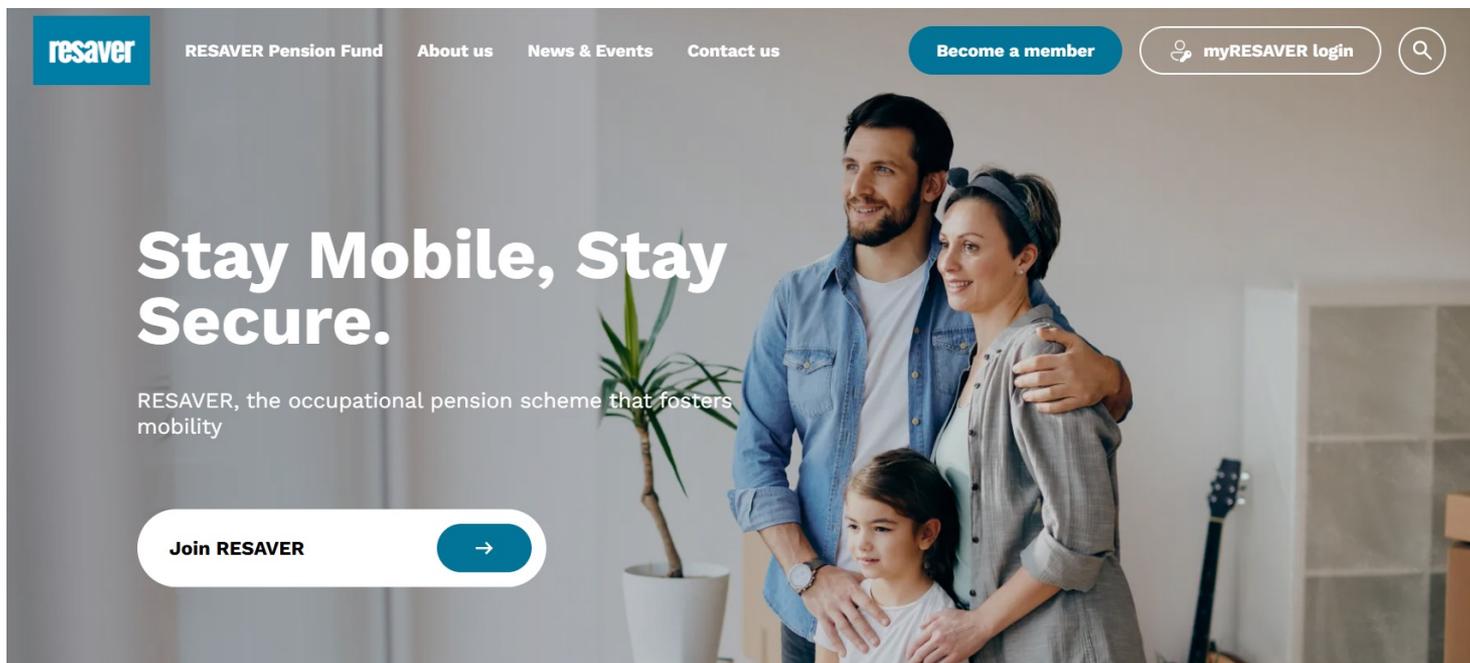
OUTSOURCING				
ASSETS	LIABILITIES	REPORTING	ADMINISTRATION	CONSULTANTS
Investment manager <i>BlackRock</i>	Actuarial function <i>Mercer</i>	Accountant <i>BDO</i>	Member service centre <i>Previnet</i>	Technical expert <i>Aon</i>
Asset depository <i>State Street</i>				Legal expert <i>Local providers</i>

FEE STRUCTURE

RESAVER PENSION FUND MEMBERSHIP FEES (to be paid by the organisation)		The annual fee for organisations depends on the number of participants in the plan. The cost is equal to 50€ per participant, with a minimum of 500€/year and a maximum of 5,000€/year.
RESAVER PENSION FUND PER MEMBER FEE (to be paid by the participants or the organisation)		€33 per year
RESAVER PENSION FUND CHARGE (to be deducted from individual accounts)		0.10% of assets per year
ASSET MANAGEMENT CHARGES (to be deducted from individual accounts)	LIFE STYLE	0.10% - 0.18% of assets per year
	FREE STYLE	0.10% - 0.75% of assets per year

MORE INFORMATION

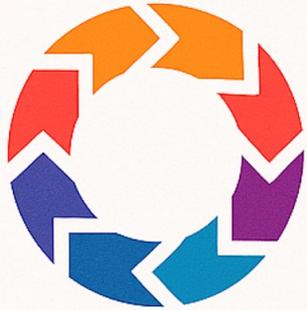
Visit the RESAVER website: <http://www.resaver.eu/>



The screenshot shows the homepage of the RESAVER website. At the top left is the 'resaver' logo. To its right is a navigation menu with links for 'RESAVER Pension Fund', 'About us', 'News & Events', and 'Contact us'. Further right is a blue button labeled 'Become a member'. On the far right of the top navigation is a 'myRESAVER login' button with a user icon and a search icon.

The main content area features a large photograph of a family (a man, a woman, and a young girl) in a modern, bright interior. Overlaid on the left side of the image is the headline 'Stay Mobile, Stay Secure.' in large white font. Below the headline is the subtext 'RESAVER, the occupational pension scheme that fosters mobility' in a smaller white font. At the bottom left of the main content area is a white button with the text 'Join RESAVER' and a blue arrow pointing right.

TALENT ATTRACTION COMMUNITY



RESAVER
Talent attraction
community



MORE INFORMATION

Video on RESAVER: [RESAVER - Pensions across borders](#)

Video on the member portal: [myRESAVER member portal](#)

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