

Reacfin **Expert Program**

(IA | BE CPD eligible)

Life & Pension

HyFlex format



Reacfin

The training program is composed of regular sessions to learn and discuss the most recent topics in Life Insurance and Pension. We aim at offering 4 sessions this year and gather a community of interest around those issues. Each session will consist of a presentation with an expert, a practical case from the industry and a discussion with the participants.

The sessions will be offered in HyFlex format, meaning that the participant may choose to be physically present, to participate online, or to watch a recording of the session afterwards.

For whom?

Do you work in an insurance company, a pension fund, a captive, an administration...?
Do your responsibilities require you to work with life insurance or retirement products?
Do you want to learn from the experts what are the main concerns of this sector in the coming months? This program is for you.

Practical information

The sessions will take place at **Digitalcity.brussels**, 6 rue Jules Cockxstraat, 1160 Brussels
Online participation and afterwards watching will happen on a dedicated platform.

The full training program is worth 8 Continuous Professional Development (CPD) points at the Institute of Actuaries in Belgium (IA | BE).

About the agenda

Webinar 1 – The pension reform in Belgium

The Belgian pension reform is still on the agenda with the new propositions of the Minister of Pension. In this context, different issues around the job market were also discussed recently.

The purpose of this seminar is to present challenges, propositions and perspectives around the reform of the first pillar of pension on short and medium time horizon.

Webinar 2 – The 80% rule in the second pillar

Various debates took place these last months around the tax issues of the second pillar of pension. The topic could be also a part of the future global tax reform. In particular, the famous 80% rule has generated recent practical difficulties and disputes. The purpose of this seminar is to evaluate this actual 80% system and present potential alternatives.

Webinar 3 – Are life annuities an option for pensions?

Traditionally, second pillar pensions are paid in Belgium under the form of lump sum at retirement age; annuities exist but are marginal. The objective of this seminar is to present a new form of pension annuitisation able to provide better solutions than classical lifetime annuities, as well from a marketing as from a regulatory point of view.

Webinar 4 – Sustainable investments in a long-term perspective

Environmental, social and governance (ESG) criteria are an increasingly popular set of criteria to screen investments. These standards will gradually become mandatory; companies that do not consider them seriously will find themselves penalized. What are the investment implications for life insurance companies and pension funds? How best to navigate this new methodology?

About the speakers



Pierre DEVOLDER

Chairman of Reacfin, professor at the University of Louvain (UCL)

Expert in Pension, Life Insurance, ALM and Stochastic Finance.

Ex-Board Member at Axa Belgium with 35+ years of experience in insurance.



Julien ANTUNES MENDES

Manager in Reacfin's Life, Health and Pension Center of Excellence

IA|BE qualified actuary.



Aurélie MILLER

Head of Reacfin's Life, Health and Pension Center of Excellence, director at Reacfin

Expert in Life and Health insurance (pricing, product development, reserving and risk management), Solvency II and IFRS 17. IA|BE qualified actuary.