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## Content

#### Introduction

- Bouwend Nederland
- Social partners
- Achievements
- Challenges



## 1. Bouwend Nederland

members: 5000 companies in construction industry

-> Statutory tasks: services of general intrest, development of building industry & service to individual members

### Representation

- -> National level: member of MKB Nederland & VNO-NCW
- -> European level: Member of FIEC





### 3. Achievements

# Different agreements concerning protection

f.i. bpfBOUW: Dutch industry wide pension fund for construction industry (2 pillar pension scheme, DB, capitally funded)

based on principles of collectivity and solidarity
In bpfBOUW about 827.000 individuals are concerned of
whom 24% are active member, 3% disabled, 47%
former member and 26% recipient of pension benefits



# 4. Challenges

Volatile investment returns for pension funds Low discount rate for calculating pensions reserves Aging population

-> changes to 1rst + 2nd pillar pension schemes are necessary



Thank you for your attention!

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