

PENSION SCHEMES – A CHANGING SCENARIO

Keynote Speaker: Justin Caffrey
Harbour Pensions and Curmi & Partners

Pensions

“Oh my god how boring”



Life Expectancy

“I will live forever and be carefree”

**We need to get the message out to
employers, employees, financial
professionals**





18-35 are already the largest segment of the US workforce

Are you selling to this demographic?

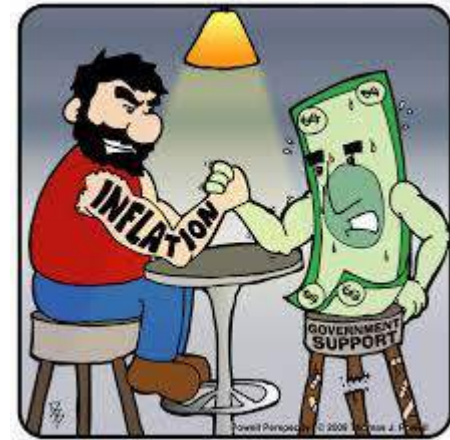
All other demographics will have retired in 10 years

Stagnated incomes

Goldman Sachs discovered that 93% of renters still dream of buying

They know what is needed to get their 10 – 15% deposit

Do they know what is needed for their retirement?



800 Euro a month for 40 years will get the average 25 year old a 35,000 Euro pension in retirement at age 65

It is never too late, but you can never ever be too early to this party!



**The healthier millennial is mentally and physically more conscience –
the more they need to save....**

Could bad health be less expensive ----??



IORP

Institutions for Occupational Retirement Provision

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HARBOUR

PENSIONS

Established on 13 February 2013

Over 2,000 Pensions



CURMI & PARTNERS

Has been established for over 40 years
providing investment management solutions
to both private & occupational pension
schemes