

IPE Scholarship Fund supports research into occupational DC communication

The IPE Pensions Scholarship Fund has made a full grant to Wiebeke Eberhardt, a PhD candidate at Maastricht University to cover a field survey among 7,000 defined contribution(DC) pension plan participants, among other costs.

“Participants in European occupational pension schemes know very little about their pension and do not read information provided by pension funds,” says Eberhardt.

“An important challenge for pension communication is to find ways to motivate participants to become aware of the importance of pensions, to inform themselves about their individual expected pension benefits and ultimately to take action, by building up sufficient savings,” she says.

She is undertaking her studies at the School of Business and Economics at Maastricht University, where she is being supervised by Associate Professor Elisabeth Bruggen and Assistant Professor Thomas Post, and by Professors Rob Bauer and Martin Wetzels. She expects to complete her PhD programme in 2017.

Bruggen says that the IPE funding amounting to €5,000 will be very helpful to Eberhardt in conducting the research. “She will be able to match the survey responses with the results from the field experiment administrative records of the pension provider at the same time.”

She adds that both projects are of high academic value while being “extremely insightful” for pension providers.

Congratulating Eberhardt on behalf of the IPE Pensions Scholarship Fund board, IPE Founding Editor Fennell Betson said that the fund was very pleased to be supporting this research, which had such positive potential outcomes for a key issue in DC communication. “We look forward to her findings with great interest.”

The fund is overseen by a board comprising: Chris Verhaegen, member of the Occupational Pensions Stakeholder Group at EIOPA, Peter Melchior, Executive Director/Actuary of PKA Pension Fund in Denmark and Peter Borgdorff, Executive Director, Pensioenfondszorg en Welzijn in the Netherlands.

The fund’s Academic Adviser is Debbie Harrison, Visiting Professor at the Pensions Institute, Cass Business School in London.

This is the third award made by the fund to a European student involved in pension fund research..

Further details are available from: fennell.betson@ipe.com or go to www.ipe.com/scholarshipfund