



**THE MARKET OF PRIVATE RETIREMENT IN EUROPE
AN OPPORTUNITY FOR INSURERS
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Summary

I – An outlook of retirement pensions in Europe

- Europe : the «old continent» bears well its name
- A “wind of reforms” is blowing on Europe
- A market potential linked to the share of compulsory schemes
- A pension funds potential linked to the share of compulsory schemes
- An outstanding boom towards pension products

II – How to capture the market of private retirement pensions ?

- Three key factors :

- Tax advantages
- Life insurance: a product which is not purchased, it is sold
- « the duty to inform »

LA MONDIALE is a life insurance mutual company, specialized in retirement pension

- Acute technical skills
- Breakdown markets and choose appropriate targets
- Benefit from strong selling skills
- Strong added value as regards advice and service
- Outstanding products offer
- Conclusion

