



**Райффайзен
ПЕНСИОННЫЙ ФОНД**
НЕГОСУДАРСТВЕННЫЙ ПЕНСИОННЫЙ ФОНД «РАЙФФАЙЗЕН»

Corporate Pension Programme Roll-Out: A Balanced Approach

Ivan Sokolov
Head of Corporate Sales
Raiffeisen Non-State Pension Fund
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Eligibility

1. All employees



2. Groups of employees

3. Individual choice



Length of Service

1. After probation period
2. Immediately, without probation
3. 1 year service with a company
4. 2 or 3 years

Financing

1. Employer only

2. Joint

3. Combined



Contributions

1. % from salary
2. Several parameters



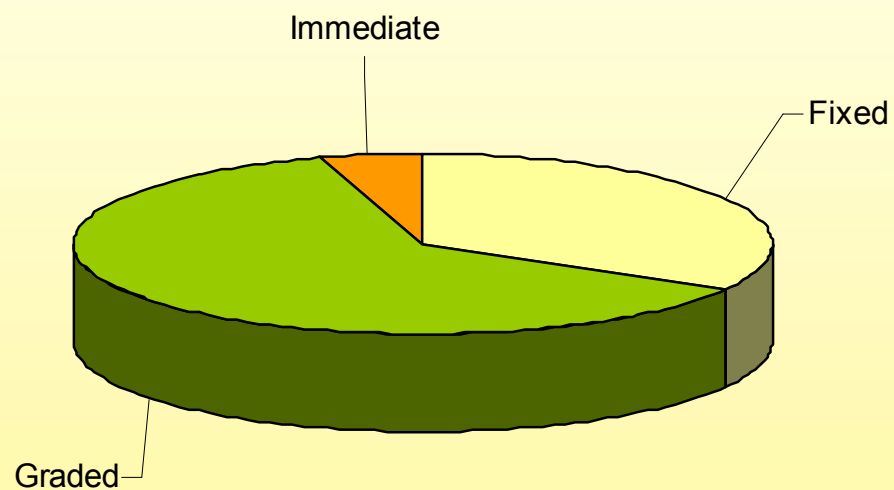
$$r = \frac{\sum XY - \frac{\sum X \sum Y}{N}}{\sqrt{(\sum X^2 - \frac{(\sum X)^2}{N})(\sum Y^2 - \frac{(\sum Y)^2}{N})}}$$

Vesting

1. Fixed

2. Graded

3. Immediate



Access to employer's contributions

1. On pension



2. Upon leaving the company



3. At any time



Thank you!
Questions.

Contacts:

T +7 495 745 52 11

M +7 919 108 96 99

ivan.sokolov@raiffeisen.ru

www.npfraiffeisen.ru