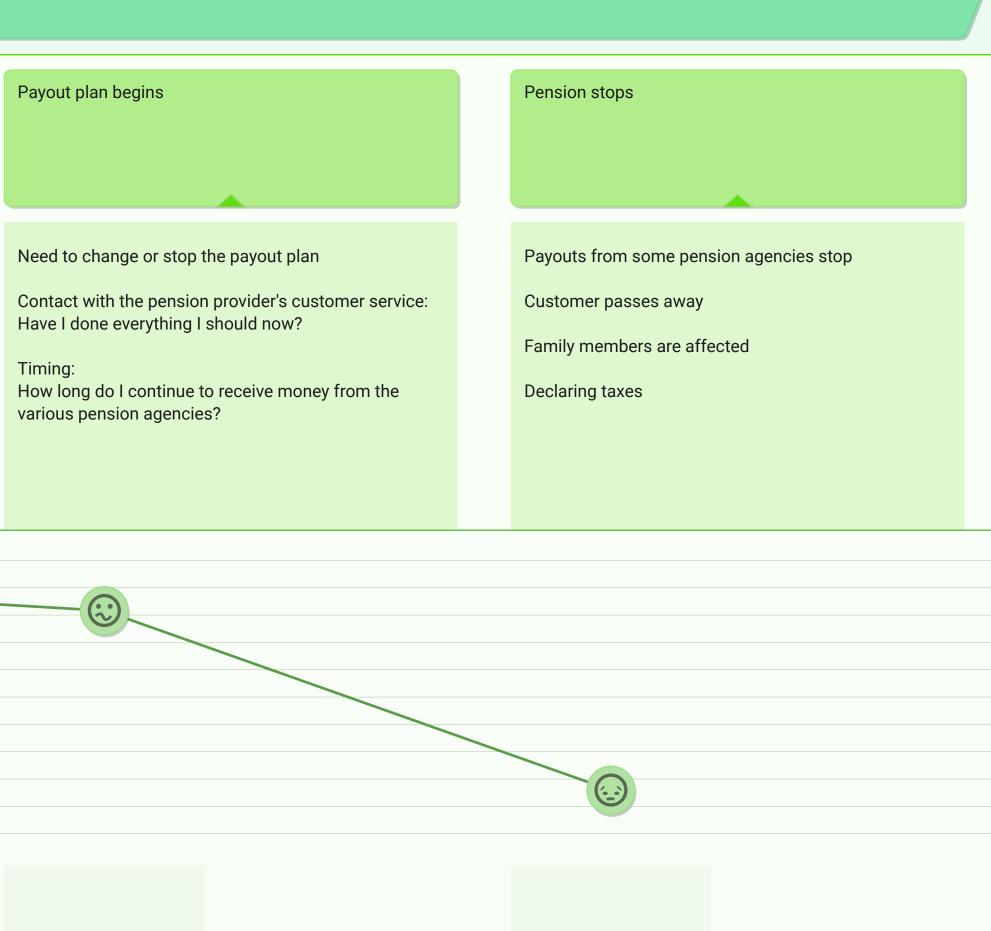
Customer Customer Phases	Before						
Customer Customer Activities and Situations	Begin employment at a government-owned workplace Thinking of retirement						
Description	 Annual pension statements You think everything will be alright You suppress and post pone the pension issue Should I go? Should I not go? When should I go? Talking to friends / family / colleagues General confusion: What do I have? Who does what? Different levels of information May sign into minpension.se 						
Customer Emotional curve							
Customer is Thinking							
Customer is Felling							
New Category Problem areas							
Description							
New Category Development areas							
Description							
New Category Concepts							
Concept Visualization							

During

	Actively seek info and take contact	Choices and decisions has to be made	Applying for pension	Receive decision	Payout plan begins	Pension stops	
?	Contact with various pension stakeholders (Alecta, SPV, KPA, etc.) Swedish Pensions Agency: Talking to employer Contact with union Contact with the bank Administration: Skim through papers and look at documents	Perplexity: How should I think? What is best for me? The date of retirement? Payout plan? Need for help and practical support	Applying for pension Order or print forms on the website of the different pension stakeholders Filling in the application (including account information)	Receive decision about if pension is eligible You compare with the forecast: Is this the amount I should be getting? Questions arise: When will the money come? What happens to my pension when I start to take it out? Can I change the retirement date?	 Need to change or stop the payout plan Contact with the pension provider's customer service: Have I done everything I should now? Timing: How long do I continue to receive money from the various pension agencies? 	 Payouts from some pension agencies stop Customer passes away Family members are affected Declaring taxes 	
				<u> </u>			
	"The Pension Sprint"		(F)		"The Backfire"		
	Difficult to understand pension in this phase, which results in postponing one's choice, which		As a result of the previously not understanding one's choice surprise later on in the payout plan when money from one pe	risk getting an unpleasant ension agency stops coming.			
	Become aware	Understand what you have and be able to purposefully choose	e your payout plan	Feel Secure with your choice			
	Which pension agencies you have to contact	Understand how much I have and to be able to choose a paym	nent plan I understand the implications of.	You get notices far in advance when payments is about to change so you are aware.			
	<image/>	<section-header></section-header>		Text message Image: Contract of the text of t	Web tool Image: constraint of the static s		
	Ominpension.se SPV Kundgland: 020-51 50 40						

After



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