

| Comments Template on CP-12-003 – Draft Technical Specifications QIS IORP II | | Deadline 31 July 2012 18:00 CET |
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| Name of Company: | Nestlé Pensionskasse VVaG | |
| Disclosure of comments: | Please indicate if your comments should be treated as confidential: | Public |
| <p>Please follow the following instructions for filling in the template:</p> <ul style="list-style-type: none"> ⇒ Do not change the numbering in the column "reference"; if you change numbering, your comment cannot be processed by our IT tool ⇒ Leave the last column <u>empty</u>. ⇒ Please fill in your comment in the relevant row. If you have <u>no comment</u> on a paragraph or a cell, keep the row <u>empty</u>. ⇒ Our IT tool does not allow processing of comments which do not refer to the specific numbers below. <p>Please send the completed template, in Word Format, to CP-12-003@eiopa.europa.eu. Our IT tool does not allow processing of any other formats.</p> <p>The numbering of the paragraphs refers to Consultation Paper 12-003.</p> | | |
| Reference | Comment | |
| General Comment | <p>Nestlé Pensionskasse VVaG has in sum 32'646 members and beneficiaries, is regulated by the German BaFin and exists since 1959.</p> <p>Because of missing time and missing resources it is not possible for us to comment all points of the Draft Technical Specifications QIS IORP II. That's the reason why we decide to give only a general comment.</p> <p>In our opinion is not useful to start a specification for IORPs with the framework for insurance companies (Solvency II). Because our pension fund is not operating on the commercial market. It is a social institution, it is not intended to make a profit and it is one important component of the benefit packages our sponsor offers to its employees.</p> | |
| | Confidential | |

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| | <p>That is the reason why we think that these QIS specifications, their methodology and their complexity are the wrong way for “non-profit” IORPs like our pension fund is one.</p> <p>If the new rules and approaches (i.e. holistic balance sheet) which are described in this draft technical specifications getting valid, we are afraid that this will cause a strong impact to our business. It could be even possible that the sponsoring employers will not see a future in this way of promising employee benefits. The new rules and approaches will undermine the motivation of sponsoring employers to set up, develop and make use of IORPs in future.</p> <p>The specific features to IORPs like sponsor support, pension protection or last resort reduction have to be taken into account in a less complex manner.</p> | |
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| | Comments Template on CP-12-003 – Draft Technical Specifications QIS IORP II | Deadline 31 July 2012 18:00 CET |
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