

COMUNICACIÓN PREVISIONAL

Un Enfoque Conductual

David Laurent
Chief Behavioral Officer

12 de marzo de 2026

 **Novaster**

***¿Sabes cuánto tienes ahorrado
en tu fondo de pensión?***

¿Sabes cuánto será tu pensión aproximadamente?

¿Te va a alcanzar?

Si no conocemos
cuánto tenemos y cuánto necesitaremos...

**¿cómo vamos a planificar el
camino hacia la jubilación?**

49% de personas en México
no sabe cuánto dinero tiene en su AFORE



TARJETA A PAGAR



TARJETA GENÉRICA
*68892

\$5,770.50
Deuda actual

Saldo al corte \$5,717.50

Fecha límite de pago 21 ago 2025

IMPORTE (1 de 2)

Elige el importe que deseas pagar



Pago mínimo \$250.00



Pago para no generar intereses \$2,229.50



Deuda actual \$5,770.50



Otro importe



Dudas

Acciones por inercia

Sesgo del presente

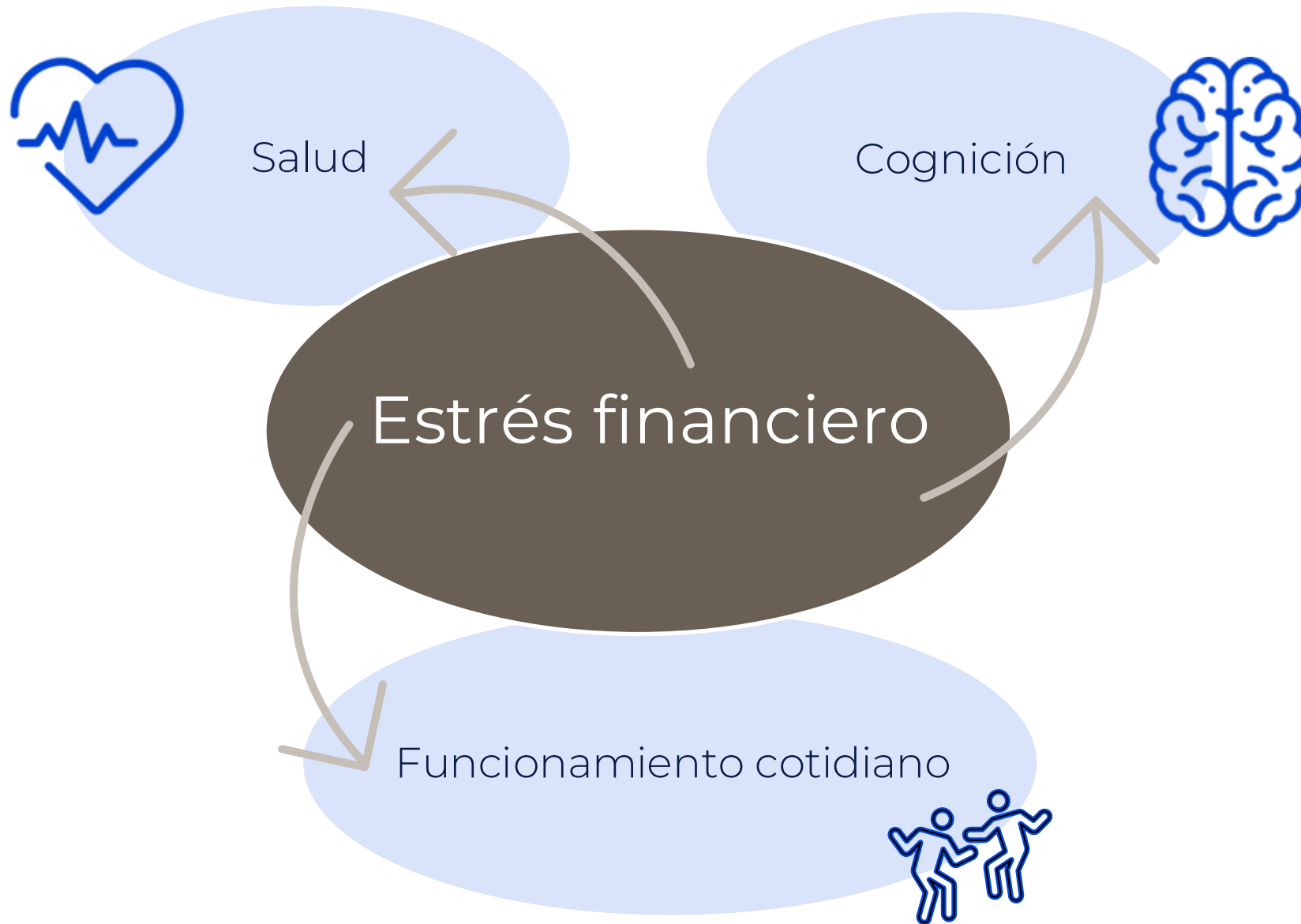
\$

Estrés financiero

Depresión



40 estudios
observacionales



Perdió el control de
sus finanzas

Perdió el control de
su bienestar



Al trabajar en pensiones entendí que puede **ser peor** porque....

te das cuenta demasiado tarde,

cuando **más** lo necesitas

y cuando tienes **menos** margen de acción

Pero **¿y si...**

te das cuenta **a tiempo** tarde,

cuando **aún no lo necesitas**

y cuando **aún puedes hacer algo para
mejorarlo**



Elegimos una primera batalla:


Estados de cuenta

19 países


11 benchmark global

8 LATAM


Islandia 

 Suecia

Reino Unido 

 Dinamarca

 Países Bajos

Israel 

México 

 República Dominicana

El Salvador 


 Costa Rica

 Colombia

Perú 


 Nigeria

Hong Kong 

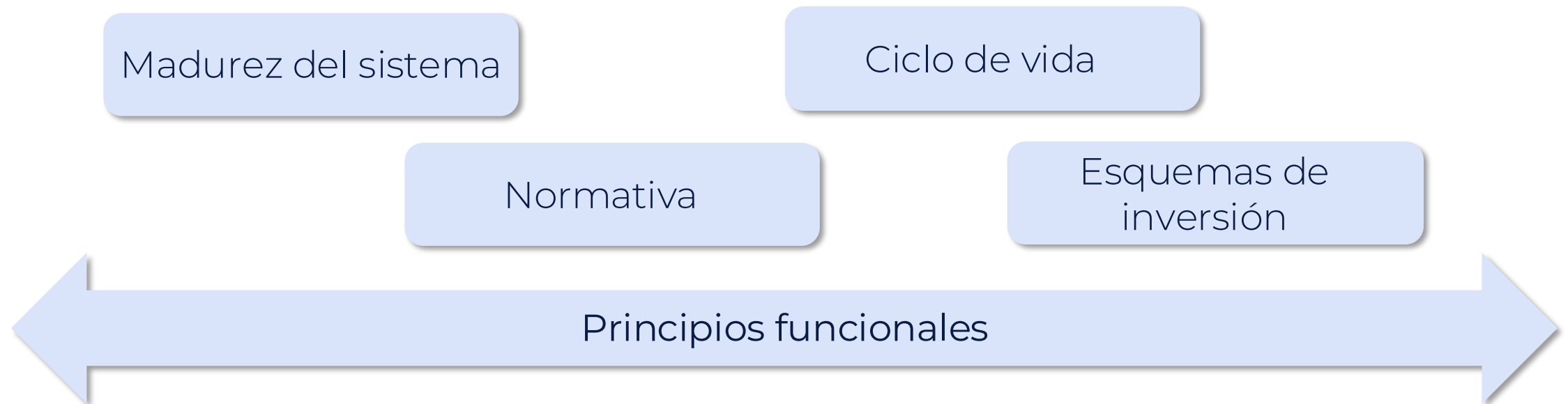
 Singapur

Chile  Uruguay 

Australia 

Nueva Zelanda 

No se trata de crear un formato estándar,
sino de entender los *principios básicos* que
configuren una *pieza de comunicación*
conductualmente funcional

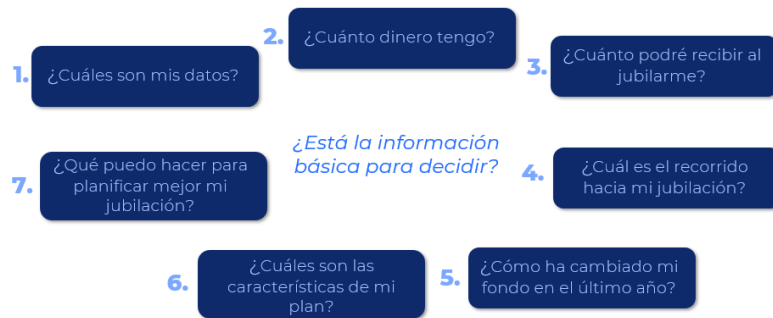




Empezamos a trabajar:

Escáner Conductual de Estados de cuenta

3 NIVELES PARA EL ANÁLISIS DE EECC



Fondo



Proyección



Simplicidad



Estructura modular



Ruido

Nivel 1

Presentar la información necesaria

Nivel 2

Resaltar lo más importante

Nivel 3

Hacer de fácil lectura la información

NIVEL 1 INFORMACIÓN BÁSICA

1. ¿Cuáles son mis datos?

2. ¿Cuánto dinero tengo?

3. ¿Cuánto podré recibir al jubilarme?

7. ¿Qué puedo hacer para planificar mejor mi jubilación?

¿Está la información básica para decidir?

4. ¿Cuál es el recorrido hacia mi jubilación?

6. ¿Cuáles son las características de mi plan?

5. ¿Cómo ha cambiado mi fondo en el último año?

ESCÁNER DE ESTADOS DE CUENTA

JL01099 Y100000658955 001630

Your **now:pensions** benefit statement 2023/24

3 Don't get scammed out of your pension
Pension scams are on the increase. Find out how to spot scams and protect your savings on the **MoneyHelper** website.

1 Member and pension scheme details
Mr. M Kadhim
Leith
Water street
Edinburgh
EH66SU
Important - only to be opened by the addressee
Your reference: NPLU007975382900
Your workplace's name: decco Corporate Pension Scheme
Your workplace's reference: D4C
Scheme name: now:pensions Trust
Find out more about your benefit statement at nowpensions.com/my-annual-benefit-statement

5 Your annual benefit statement tells you:
• how much money you already have in your pension savings
• how much money you could have on 08/01/2067, when you currently plan to retire, and
• what you could do to save more money for retirement.

2 > How much money you already have in now:pensions

£23.08 + £15.42 + £0.00 = £38.50
The total amount in your pension savings on 31 March 2024

34 This year

You have saved into your pension	£23.08
Your workplace has added	£13.85
Additional voluntary contributions	£0.00
Our monthly administration charges	£0.00
You've transferred money in from another pension scheme	£0.00
Adjustments (find out more below)	£0.00
to your contributions	£0.00
to the charges you've paid	£0.00

If you received a 2022/23 statement, go to statements.nowpensions.com to see the total amount in your pension savings on 31 March 2023.

31 Costs and charges
As a member of the **now:pensions** Trust ('the Scheme') you pay two different charges:
• a monthly administration charge of £1.75 to cover the cost of running the Scheme, and
• an annual management charge of 0.3%, which covers the cost of investing your money.

32 Our charging limit
We won't take any administration charges if this means your pension savings would fall below £100. This will help prevent small amounts of pension savings being eroded by administration fees.

33 Find out more about the Scheme's costs and charges.

35 Investment and climate change
See our latest report on climate change risks at nowpensions.com/tcfd.

36 Transferring your money
If you'd asked us to transfer your money to another pension scheme on 31 March 2023, we would have transferred £38.50.

119944899_TQ4C_KADHIM NPLU007975382900

Nivel 1 ¿La información básica está presente?

Analizamos si es que las 7 preguntas están resueltas...

¿Cuáles son mis datos?

¿Cuánto dinero tengo?

¿Cuánto podré recibir al jubilarme?

¿Cuál es el recorrido hacia mi jubilación?

¿Cómo ha cambiado mi fondo en el último año?

¿Cuáles son las características de mi plan?

¿Qué puedo hacer para planificar mejor mi jubilación?

NIVEL 2 **FOCO EN LO MÁS IMPORTANTE**



¿Qué es lo primero que una persona percibe al abrir el documento?

Incluso **antes que decida** leerlo, su cerebro **ya empezó a procesar información** y a reaccionar ante ella

Los datos tienen que ganar la competencia visual:

Saldo Total ¿Cuánto dinero tengo?

Proyecciones ¿Cuánto podré recibir al jubilarme?

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Your workplace's reference: D4C
Scheme name: now:pensions Trust

8 Your annual benefit statement tells you:
9 how much money you already have in your pension savings

10 Find out more about your benefit statement at nowpensions.com/my-annual-benefit-statement

25 2 > How much money you already have in your pension savings

25 £23.08
26 Money you've saved into your pension since you joined the Scheme, including any tax relief
27 +
28 Money you've transferred in from other pension schemes
29 £0.00
30 =
31 The total amount in your pension savings on 31 March 2024
32 £38.50

34 This year
35 You have saved into your pension
36 Your workplace has added
37 Additional voluntary contributions £0.00
38 Our monthly administration charges £0.00
39 You've transferred money in from another pension scheme £0.00
40 Adjustments (find out more below)
41 to your contributions £0.00
42 to the charges you've paid £0.00

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49 We won't take any administration charges if this means your pension savings would fall below £100. This will help prevent small amounts of pension savings being eroded by administration fees.

50 **Find out more about the Scheme's costs and charges.**

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53 **Transferring your money**
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75 119944899_TQ4C_KADHIM
76 NPLU0079753829001

Nivel 2 ¿La información más importante es saliente?

El Saldo Total y la Proyección:

¿Están ubicados estratégicamente?

¿Tienen un tamaño prominente?

¿Utilizan colores contrastantes?

¿No compiten con elementos a su alrededor?

Los criterios visuales nos permiten entender qué resalta, qué compite, qué sobrecarga y cómo se ordena la información a comunicar

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4 Your annual benefit statement tells you:

- how much money you already have in your pension savings
- how much money you could have on 08/01/2067, when you currently plan to retire, and save more money

How much money you could have on 08/01/2067, when you plan to retire

You can use the money in your pension savings in several ways. We're only showing you what you might get if you turned it into an income for life - also called an annuity.

That income could be worth **£14** a year

2 > How much money you already have in now:pensions

25 £23.08 Money you've saved into your pension since you joined the Scheme, including any tax relief

26 £15.42 Money added to your pension savings by your workplace, and investments

27 £0.00 Money you've transferred in from other pension schemes

24 £38.50 The total amount in your pension savings on 31 March 2024

34 This year

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27 £0.00 Money you've transferred in from other pension schemes

24 £38.50 The total amount in your pension savings on 31 March 2024

Paletas

Texto (documento)

	color_hex	weight		
0	#000230			0.7363
1	#231f20			0.1351
2	#000000			0.0898
3	#ffffff			0.0244
4	#0000ee			0.0083
5	#dcec00			0.0061

#E0E0E0 69.7% #C0E000 12.2% #000020 5.4% #E0E080 5.1% #E0E060 2.3%

Imagen (documento): clusters

	color_hex	weight	ratio_total	ratio_non_bg	is_background
0	#eff1dc		0.7741	0.7741	0.0000 true
1	#d8dd96		0.1267	0.1267	0.5607 false
2	#131430		0.0672	0.0672	0.2973 false
3	#a8a9a3		0.0115	0.0115	0.0511 false
4	#434452		0.0110	0.0110	0.0487 false
5	#7a7e5f		0.0096	0.0096	0.0423 false

documento

criterion	points	value_main	flags	flags_help
size_variations	2	5.0000	flag_micro_sizes_present	existe size_ratio < 0.02
palette_colors	2	3.0000		
grouping_compact	1	1.0000	flag_layout_dense	n_elements ≥ 40
grid_clean_3x3	0	0.0146	flag_grid_intersections_occupied	existe al menos 1 centro de bloque dentro de r=0.02*min(W,H) en un cruce 3x3
headlines_as_separators	1	0.6208		

NIVEL 3 DOCUMENTO DE FÁCIL LECTURA

¿Cómo facilitamos un escaneo rápido y sencillo?



Simplicidad



Estructura modular



Ruido

ESCÁNER DE ESTADOS DE CUENTA

Paletas

Texto (documento)

	color_hex						
0	#000230				0.7363		
1	#231f20				0.1351		
2	#000000				0.0898		
3	#ffffff	#E0E0E0 69.7%	#C0E000 12.2%	#000020 5.4%	#E0E080 5.1%	#E0E060 2.3%	0.0244
4	#0000ee					0.0083	
5	#dcec00					0.0061	

Imagen (documento): clusters

	color_hex	weight	ratio_total	ratio_non_bg	is_background
0	#eff1dc		0.7741	0.7741	0.0000 true
1	#d8dd96		0.1267	0.1267	0.5607 false
2	#131430		0.0672	0.0672	0.2973 false
3	#a8a9a3		0.0115	0.0115	0.0511 false
4	#434452		0.0110	0.0110	0.0487 false
5	#7a7e5f		0.0096	0.0096	0.0423 false

Nivel 3 ¿Es de escaneo rápido y sencillo?

En el documento completo:

¿Se simplifica la carga visualmente?

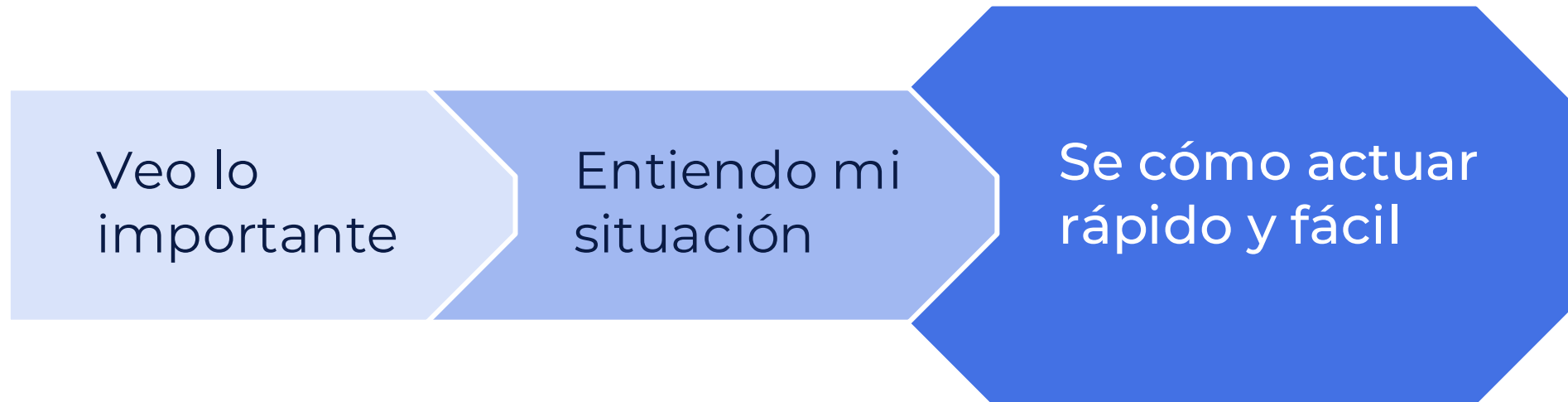
¿Se omite información innecesaria?

¿Los módulos de información están visualmente estructurados?

document

	criterion	points	value_main	flags	flags_help
0	size_variations	2	5.0000	flag_micro_sizes_present	existe size_ratio < 0.02
1	palette_colors	2	3.0000		
2	grouping_compact	1	1.0000	flag_layout_dense	n_elements ≥ 40
3	grid_clean_3x3	0	0.0146	flag_grid_intersections_occupied	existe al menos 1 centro de bloque dentro de $r=0.02*\min(W,H)$ en un cruce 3x3
4	headlines_as_separators	1	0.6208		

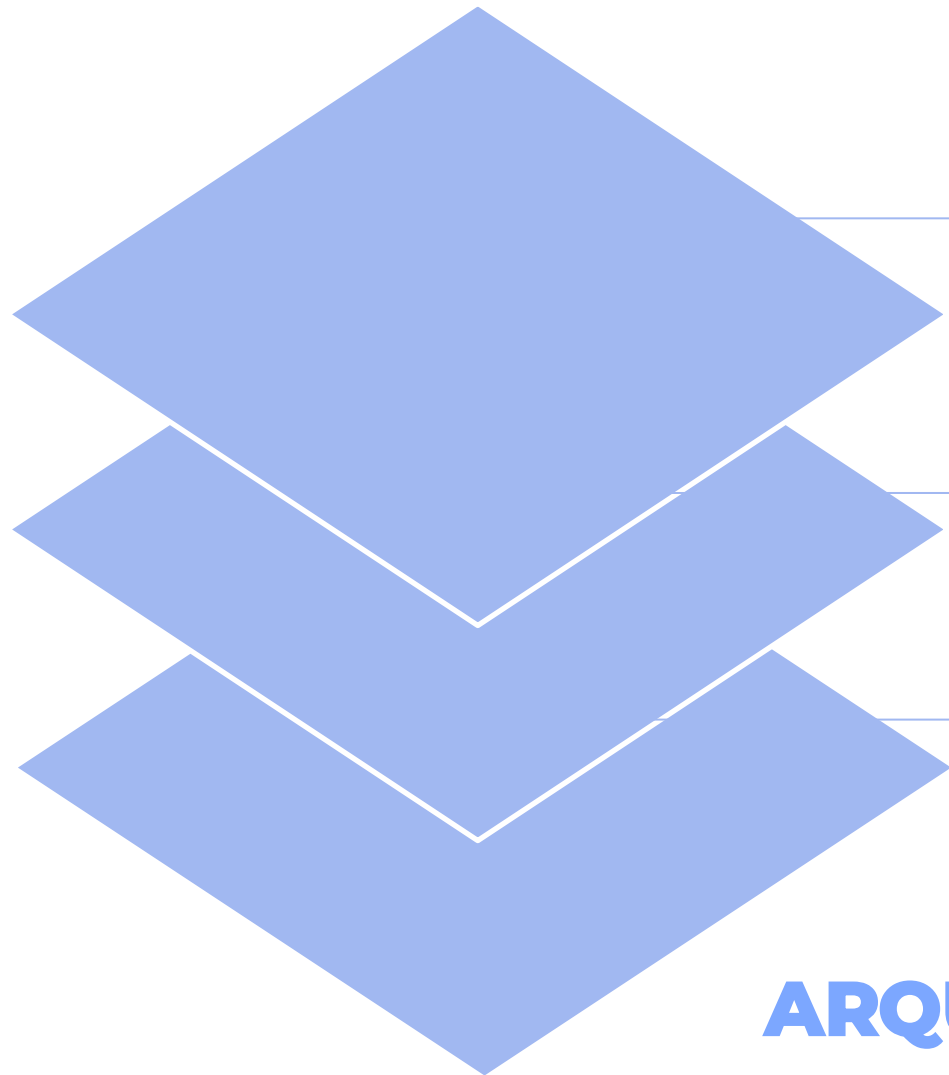
¿Qué logro con estos niveles?





¿Con qué nos encontramos en las primeras pruebas?

*Una buena comunicación **no elimina complejidad**. La organiza.*



1. Entender, evaluar, actuar

2. Explicación y supuestos

3. Herramientas para profundizar

ARQUITECTURA DE LA INFORMACIÓN

¿Cuánto tienes ahorrado en tu fondo de pensión?



INSTITUCIÓN DE PENSIONES
0800 1234 456
www.ejemplo-pensiones.com

ESTADO DE CUENTA DEL FONDO DE AHORRO PREVISIONAL

PERIODO

01/01/2025 - 31/03/2025

NÚMERO DE SUBCUENTA

43765-01 (AFI)

DOCUMENTO DE IDENTIDAD 2.654.789-X

APELLIDOS Y NOMBRES

MARTÍNEZ LÓPEZ, FABIÁN ALFREDO

DOMICILIO

CALLE PRINCIPAL 1022 Apdo. 302
CIUDAD CENTRAL

SALDO DE LA SUBCUENTA INDIVIDUAL AL 31/03/2025 CORRESPONDIENTE AL SUBFONDO ACUMULACIÓN

	SALDO SUBCUENTA	VALOR EN CUOTAS	VALOR DE LA CUOTA	SALDO EN PESOS	SALDO EN U.R.
SALDO SUBCUENTA	\$117,980.25	6,952.4875	\$16.9730	\$117,980.25	5,378.05

MOVIMIENTOS DEL PERIODO

FECHA	DESCRIPCIÓN	EMPRESA	PESOS	CUOTAS	VALOR CUOTA	SALDO CUOTAS	SALDO EN PESOS
03/01/2025	Aporte a plan colectivo EGPOI AFI		\$4723.55	278.4631	\$16.9783	7,230,9437	\$122,206.10
10/01/2025	Comisión servicio contable FGPO AFI		-3331.58	-20.7129	\$16.9611	7,210,2308	\$122,234.52
15/02/2025	Aporte a plan colectivo FGPOI AFI		\$3860.50	231.9201	\$16.6494	7,442,1309	\$123,364.52
20/03/2025	Comisión servicio contable FGPO AFI		-3370.19	-21.7426	\$16.6002	7,420,4083	\$125,864.14
31/03/2025	Aporte Especial de Retiro INT		\$6,920.48	407.5636	\$16.9730	6,952.4875	\$117,980.25



Your now:pensions benefit statement 2023/24

Don't get scammed out of your pension

Pension scams are on the increase. Find out how to spot scams and protect your savings on the [MoneyHelper](#) website.

1 > Member and pension scheme details

Mr. M Kadhim
Leith
Water street
Edinburgh
EH665U

Important - only to be opened by the addressee
Your reference: PLU007975382900
Your workplace's name: Example Corporate Pension Scheme
Your workplace's reference: EQ4C
Scheme name: now:pensions Trust

Your annual benefit statement tells you:

- how much money you already have in your pension savings
- how much money you could have on 08/01/2067, when you currently plan to retire, and
- what you could do to save more money for retirement.

Find out more about your benefit statement at [nowpensions.com/your-annual-benefit-statement](#)

2 > How much money you already have in now:pensions

£23.08

Money you've saved into your pension since you joined the Scheme, including any tax relief

£15.42

Money added to your pension savings by your workplace, and investments

£0.00

Money you've transferred in from other pension schemes

£38.50

The total amount in your pension savings on 31 March 2024

Your workplace has added	£13.85
Additional voluntary contributions	£0.00
Our monthly administration charges	£0.00
You've transferred money in from another pension scheme	£0.00
Adjustments (find out more below)	£0.00
	to your contributions
	to the charges you've paid

If you received a 2022/23 statement, go to [statements.nowpensions.com](#) to see the total amount in your pension savings on 31 March 2023.

Costs and charges

As a member of the now:pensions Trust (the Scheme) you pay two different charges:

- a monthly administration charge of £1.75 to cover the cost of running the Scheme, and
- an annual management charge of 0.3%, which covers the cost of investing your money.

Our charging limit

We won't take any administration charges if this means your pension savings would fall below £100. This will help prevent small amounts of pension savings being eroded by administration fees.

Find out more about the Scheme's costs and charges.

Investment and climate change

See our latest report on climate change risks at [nowpensions.com/clcfd](#)

What is 'adjustments' for?

If we found that something wasn't right in your account because of an administrative error, we made an adjustment. Find out more about adjustments here.

Learn more about your pension. We explain how:

- our Scheme works
- we invest your savings (you can find out more about this in our [Statement of Investment Principles](#))
- we ensure the Scheme is run in your best interests in our [Chair's Statement](#)
- to transfer money in from another pension scheme.

If you can't get on to our website, or you want a printed copy of any of this information, get in touch using the details on the next page and we'll post it to you.

Transferring your money

If you'd asked us to transfer your money to another pension scheme on 31 March 2023, we would have transferred £38.50.

119944899_TQ4C_KADHIM

NPLU0079753829001

3 > How much money you could have on 08/01/2067, when you plan to retire

Your pension savings could be worth

£452

You can use the money in your pension savings in several ways. We're only showing you what you might get if you turned it into an income for life - also called an annuity.

That income could be worth

£14 a year

How we worked out the future value of your pension savings

The figures shown above are an estimate of your pension and what you might get when you retire, in today's money. This is based on the assumptions we've used to allow for:

- how long you are expected to live, and receive the income, after you retire
- how much you are expected to live, and receive the income, after you retire
- how much you are expected to live, and receive the income, after you retire

The value of your pension savings on 31 March 2024 will be affected by the value of your pension savings and when you decide to retire, so we had to make an estimate of what you could expect to have when you retire.

Our assumptions about investment and inflation are based on the assumptions we've used in our [Statement of Investment Principles](#). If you have any questions about our assumptions, please contact us using the details below.

There are other projections of future benefits, produced using the same assumptions, in our [costs and charges explained](#) leaflet.

Assumptions about investment

- We invest your pension savings in the Diversified Growth Fund - until 10 years before you're due to retire. Then we gradually switch most of them to the Retirement Countdown Fund.
- The investment funds will grow at the following rates after all investment-related costs and charges are deducted:
 - Diversified Growth Fund: 6% a year
 - Retirement Countdown Fund: 2% a year

What happens in reality may be different from these assumptions. For example, the investments might be different, and perform differently, from what we've assumed.

Assumptions about how you use your pension savings

- You will use your pension savings in the Scheme to buy a pension income for life (an annuity).
- Your pension income won't increase.
- Your pension income won't include a spouse's or civil partner's pension income.
- Your pension income is guaranteed to be paid for five years, even if you die during that time.

What actually happens will be different from what we've assumed, so these figures don't represent any promise or guarantee. If you do buy a pension income (an annuity), its value depends on things like investment performance and the cost of buying an income, which may be different from the assumptions we've made here.

So, we can't promise these figures show the actual amount of money you'll get. You could get more or less than this amount. These figures are a guide to help you plan for the future.

If you'd like more information about your pension estimate, please contact us using the details below.

There are other projections of future benefits, produced using the same assumptions, in our [costs and charges explained](#) leaflet.

4 > What you could do to give yourself more money for your retirement

Before you make any decisions, it's worth thinking about how much money you're likely to need when you retire. Look at [retirementlivingstandards.org.uk](#) for suggestions of how much money you might need for different standards of living. Remember, you may get an income from other places - such as the State Pension.

See what you could do to save more for your retirement.

5 > Find out more about your now:pensions savings and how you can use your money

Go to [nowpensions.com/members](#) to find out more about your pension.

Contact us
Online: [contact@pensionadmin.com/nowpensions](#)
Call: +44 (0) 238 100 2334 (9am to 5pm, Monday to Friday)
Write: now:pensions, MacLaren House, Talbot Road, Strefford, Manchester M22 0FF.

To help us help you faster, please give your full name, address and National Insurance number when you contact us.

Keep your email address up to date

The quickest way for us to tell you about your pension savings is by email. You can add or update your email address using your member account at [nowgetnewy.com](#). You'll need the email address you registered with, or your unique now:pensions contract ID, to log in.

Log in to your account

now:pensions

119944899_TQ4C_KADHIM

NPLU0079753829002

¿Cuánto será tu pensión? ¿Será suficiente?



INSTITUCIÓN DE PENSIONES
0800 1234 536
www.ejemplo-pensiones.com

ESTADO DE CUENTA DEL FONDO DE AHORRO PREVISIONAL
PERIODO
01/01/2025 - 31/03/2025

NÚMERO DE SUBCUENTA
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31/03/2025	Aporte Especial de Retiro	INT	\$6.920.48	407.5636	\$16.9730	6,952.4875	\$117,980.25



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Find out more about your benefit statement at nowpensions.com/my-annual-benefit-statement

2 > How much money you already have in now:pensions

£23.08
Money you've saved into your pension since you joined the Scheme, including any tax relief

£15.42
Money added to your pension savings by your workplace, and investments

£0.00
Money you've transferred in from other pension schemes

£38.50
The total amount in your pension savings on 31 March 2024

This year

You have saved into your pension	£23.08
Your workplace has added	£13.85
Additional voluntary contributions	£0.00
Our monthly administration charges	£0.00
You've transferred money in from another pension scheme	£0.00
Adjustments (find out more below)	£0.00
	to your contributions
	to the charges you've paid
	£0.00

If you received a 2022/23 statement, go to statements.nowpensions.com to see the total amount in your pension savings on 31 March 2023.

Costs and charges

As a member of the **now:pensions** Trust (the Scheme) you pay two different charges:

- a monthly administration charge of £1.75 to cover the cost of running the Scheme, and
- an annual management charge of 0.3%, which covers the cost of investing your money.

Our charging limit

We won't take any administration charges if this means your pension savings would fall below £100. This will help prevent small amounts of pension savings being eroded by administration fees.

Find out more about the Scheme's costs and charges.

Investment and climate change

See our latest report on climate change risks at nowpensions.com/clcfd

What is 'adjustments' for?

If we found that something wasn't right in your account because of an administrative error, we made an adjustment. Find out more about adjustments here.

Learn more about your pension. We explain how:

- our Scheme works
- we invest your savings (you can find out more about this in our [Statement of Investment Principles](#))
- we ensure the Scheme is run in your best interests in our [Chair's Statement](#)
- to transfer money in from another pension scheme.

If you can't get on to our website, or you want a printed copy of any of this information, get in touch using the details on the next page and we'll post it to you.

Transferring your money

If you'd asked us to transfer your money to another pension scheme on 31 March 2023, we would have transferred £38.50.

Your pension savings could be worth **£452**

You can use the money in your pension savings in several ways. We're only showing you what you might get if you turned it into an income for life - also called an annuity.

That income could be worth **£14** a year

How we work out the future value of your pension savings

The illustration we show above is an estimate of your pension and the income you might get when you retire, in today's money. This means we've adjusted it to allow for:

- the effect the cost of living could have up to the date you plan to retire, and
- how long you're expected to live, and receive the income, after you've retired.

If assured, you'll use the money to buy a pension income for life (an annuity). We started with the value of your pension savings on 31 March 2024. But a lot of things can affect the value of your pension between that time and when you decide to retire, so we had to make assumptions to work out your estimated pension savings and income.

Assumptions about costs, charges, contributions and inflation

- The values and investment unit prices in this benefit statement for 31 March 2024, are correct.
- You and your workplace continue to pay contributions to the Scheme at the same rates you were paying at the date of the benefit statement, including any additional voluntary contributions you have made.
- The Scheme will remain registered with HM Revenue & Customs.
- Your pensionable earnings (the earnings that count towards your pension contributions) increase at 2.5% a year to the date you retire. We assume this is your State Pension age unless you've told us something different. Inflation will be 2.5% a year to the date you retire.

Assumptions about investment

- We invest your pension savings in the Diversified Growth Fund until 10 years before you're due to retire. Then we gradually switch most of them to the Retirement Countdown Fund.
- The investment funds will grow at the following rates after all investment-related costs and charges are deducted:
 - Diversified Growth Fund: 6% a year
 - Retirement Countdown Fund: 2% a year

What happens in reality may be different from these assumptions. For example the investments might be different, and perform differently, from what we've assumed.

Assumptions about how you use your pension savings

- You will use your pension savings in the Scheme to buy a pension income for life (an annuity).
- Your pension income won't increase.
- Your pension income won't include a spouse's or civil partner's pension income.
- Your pension income is guaranteed to be paid for five years, even if you die during that time.

What actually happens will be different from what we've assumed, so these figures don't represent any promise or guarantee. If you do buy a pension income (an annuity), its value depends on things like investment performance and the cost of buying an income, which may be different from the assumptions we've made here.

So, we can't promise these figures show the actual amount of money you'll get. You could get more or less than this amount. These figures are a guide to help you plan for the future.

If you'd like more information about your pension estimate, please contact us using the details below.

There are other projections of future benefits, produced using the same assumptions, in our [costs and charges explained](#) leaflet.

4 > What you could do to give yourself more money for your retirement

Before you make any decisions, it's worth thinking about how much money you're likely to need when you retire. Look at retirementlivingstandards.org.uk for suggestions of how much income you might need for different standards of living. Remember, you may get an income from other places - such as the State Pension.

See what you could do to save more for your retirement.

5 > Find out more about your now:pensions savings and how you can use your money

Go to nowpensions.com/members to find out more about your pension.

Keep your email address up to date

The quickest way for us to tell you about your pension savings is by email. You can add or update your email address using your member account at nowpensions.com. You'll need the email address you registered with, or your unique **now:pensions** contract ID, to log in.

Log in to your account

To help us help you faster, please give your full name, address and National Insurance number when you contact us.

now:pensions

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119944899_TQ4C_KADHIM

NPLU0079753829001

NPLU0079753829002



Diseño para normativa

COMUNICACIÓN DE PENSIONES 0800 1234 456 www.ejemplo-pensiones.com

ESTADO DE CUENTA DEL FONDO DE AHORRO PREVISIONAL PERIODO 01/01/2025 - 31/03/2025

NÚMERO DE SUBCUENTA 43765-01 (AFI)	APELLIDOS Y NOMBRES MARTÍNEZ LÓPEZ, FABIÁN ALFREDO
DOCUMENTO DE IDENTIDAD 2.654.789-X	DOMICILIO CALLE PRINCIPAL 1022 Apdo. 302 CIUDAD CENTRAL

SALDO DE LA SUBCUENTA INDIVIDUAL AL 31/03/2025 CORRESPONDIENTE AL SUBFONDO ACUMULACIÓN					
	SALDO SUBCUENTA	VALOR EN CUOTAS	VALOR DE LA CUOTA	SALDO EN PESOS	SALDO EN U.R.
SALDO SUBCUENTA	\$117,980.25	6,952.4875	\$16.9730	\$117,980.25	5,378.05

MOVIMIENTOS DEL PERIODO							
FECHA	DESCRIPCIÓN	EMPRESA	PESOS	CUOTAS	VALOR CUOTA	SALDO CUOTAS	SALDO EN PESOS
03/01/2025	Aporte a plan colectivo EGPOI AFI		\$4723.55	278.4631	\$16.9783	7,230,9437	\$122,206.10
10/01/2025	Comisión servicio contable FGPOI AFI		-3331.58	-20.7129	\$16.9611	7,210,2308	\$122,234.52
15/02/2025	Aporte a plan colectivo FGPOI AFI		\$3860.50	231.9201	\$16.6494	7,442,1309	\$123,364.52
20/03/2025	Comisión servicio contable FGPOI AFI		-3370.19	-21.7426	\$16.6002	7,420,4083	\$125,864.14
31/03/2025	Aporte Especial de Retiro INT		\$6.920.48	407.5636	\$16.9730	6,952.4875	\$117,980.25



Diseño para la acción

your now:pensions benefit statement 2023/24 Don't get scammed out of your pension Pension scams are on the increase. Find out how to spot scams and protect your savings on the MoneyHelper website.

1 > Member and pension scheme details
Mr. M Kadhim
Leith
Water street
Edinburgh
EH665U
Important - only to be opened by the addressee
Your reference: NPLU007975382900
Your workplace's name: Hecco Corporate Pension Scheme
Your workplace's reference: 04C
Scheme name: now:pensions Trust

Your annual benefit statement tells you:
• how much money you already have in your pension savings
• how much money you could have on 08/01/2067, when you currently plan to retire, and
• what you could do to save more money for retirement.

Find out more about your benefit statement at nowpensions.com/my-annual-benefit-statement



This year

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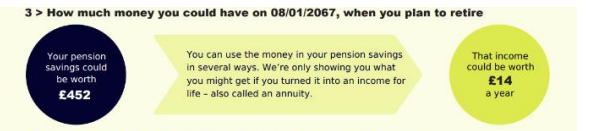
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119944899_T04C_KADHIM NPLU0079753829001



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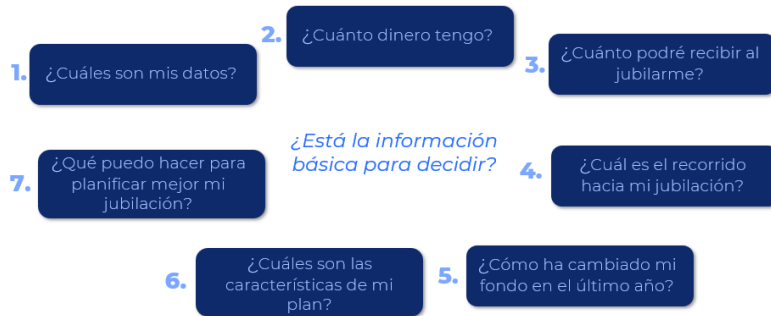
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Go to nowpensions.com/members to find out more about your pension.
Contact us
Online: contact@pensionadmin.com/nowpensions
Call: +44 (0) 330 100 2334 (9am to 5pm, Monday to Friday).
Write: now:pensions, MacLaren House, Talbot Road, Stretford, Manchester M32 0PP.
To help us help you faster, please give your full name, address and National Insurance number when you contact us.
Keep your email address up to date
The quickest way for us to tell you about your pension savings is by email. You can add or update your email address using your member account at nowgetnewy.com. You'll need the email address you registered with, or your unique now:pensions contract ID, to log in.
Log in to your account.

now:pensions
119944899_T04C_KADHIM NPLU0079753829002



3 NIVELES PARA EL ANÁLISIS DE EECC



Fondo



Proyección



Simplicidad



Estructura modular



Ruido

Nivel 1


Presentar la información necesaria

Nivel 2

Resaltar lo más importante

Nivel 3

Hacer de fácil lectura la información



*Para hacer esto necesitas un grupo diverso de **freakies** (persona que siente una pasión desmesurada, intensa y muy dedicada por un tema)*



José Von Lücken
Actuario. Especialista
en Ciencia de Datos e
IA



Andrea Gonzáles-Vigil
Economista. Especialista
en Políticas Públicas



David Laurent
Financista Especialista
en Economía del
Comportamiento



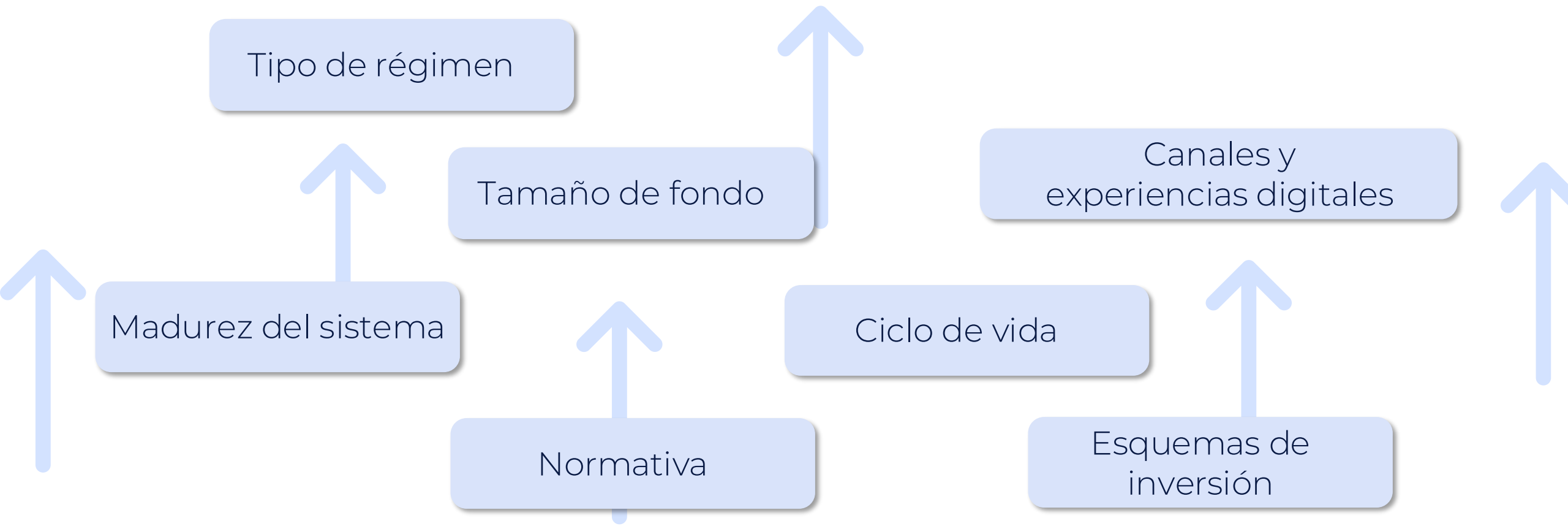
María Paula
Rodríguez
Psicóloga



Grisel Rodríguez
Diseñadora
especializada en
Behavioral Design



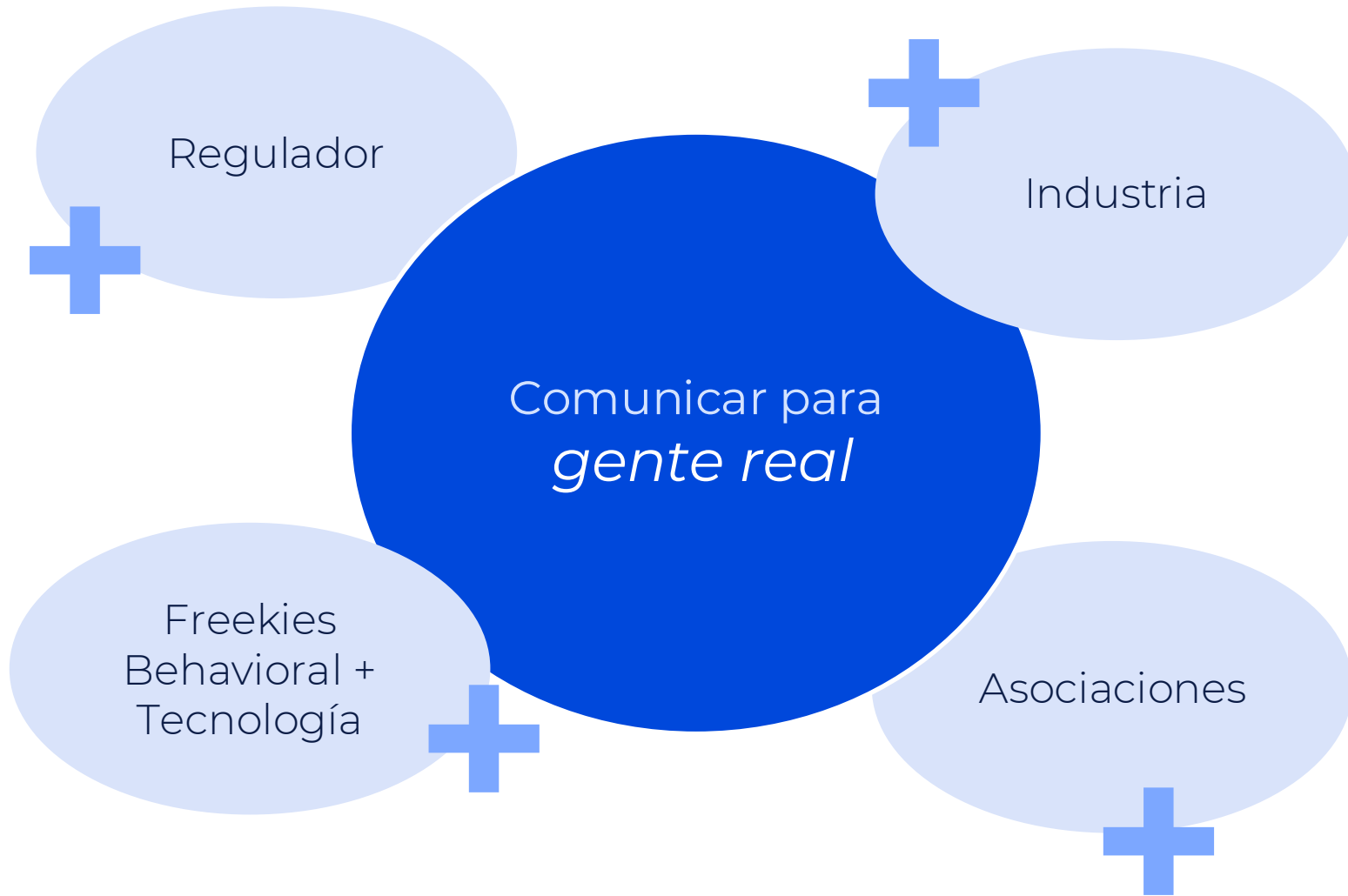
¿Qué sigue al diseño funcional?



Esta es la base, no el techo

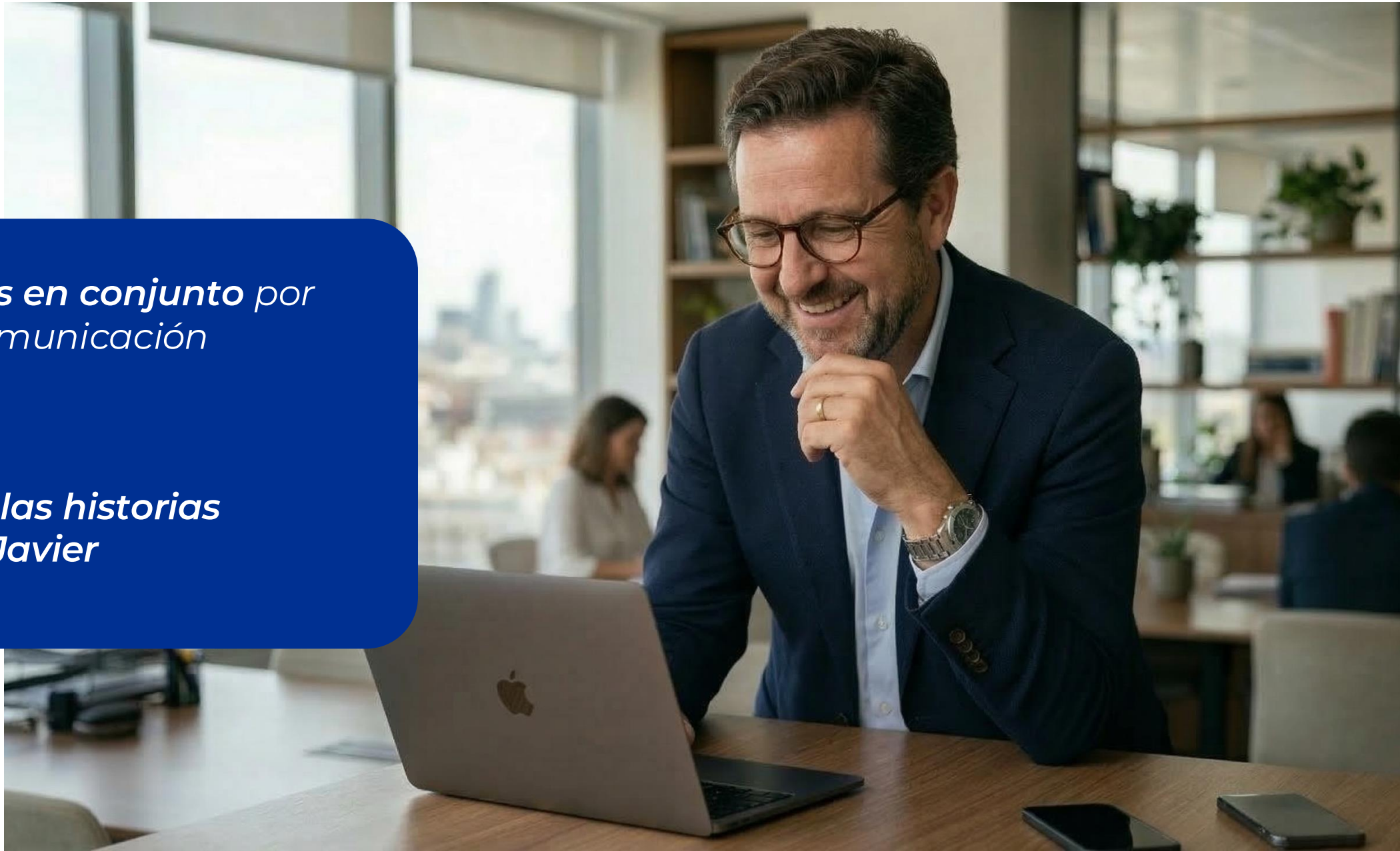


Hoy la solución pasa por un esfuerzo conjunto



Si trabajamos en conjunto por mejorar la comunicación previsional...

Se reducirán las historias como las de Javier

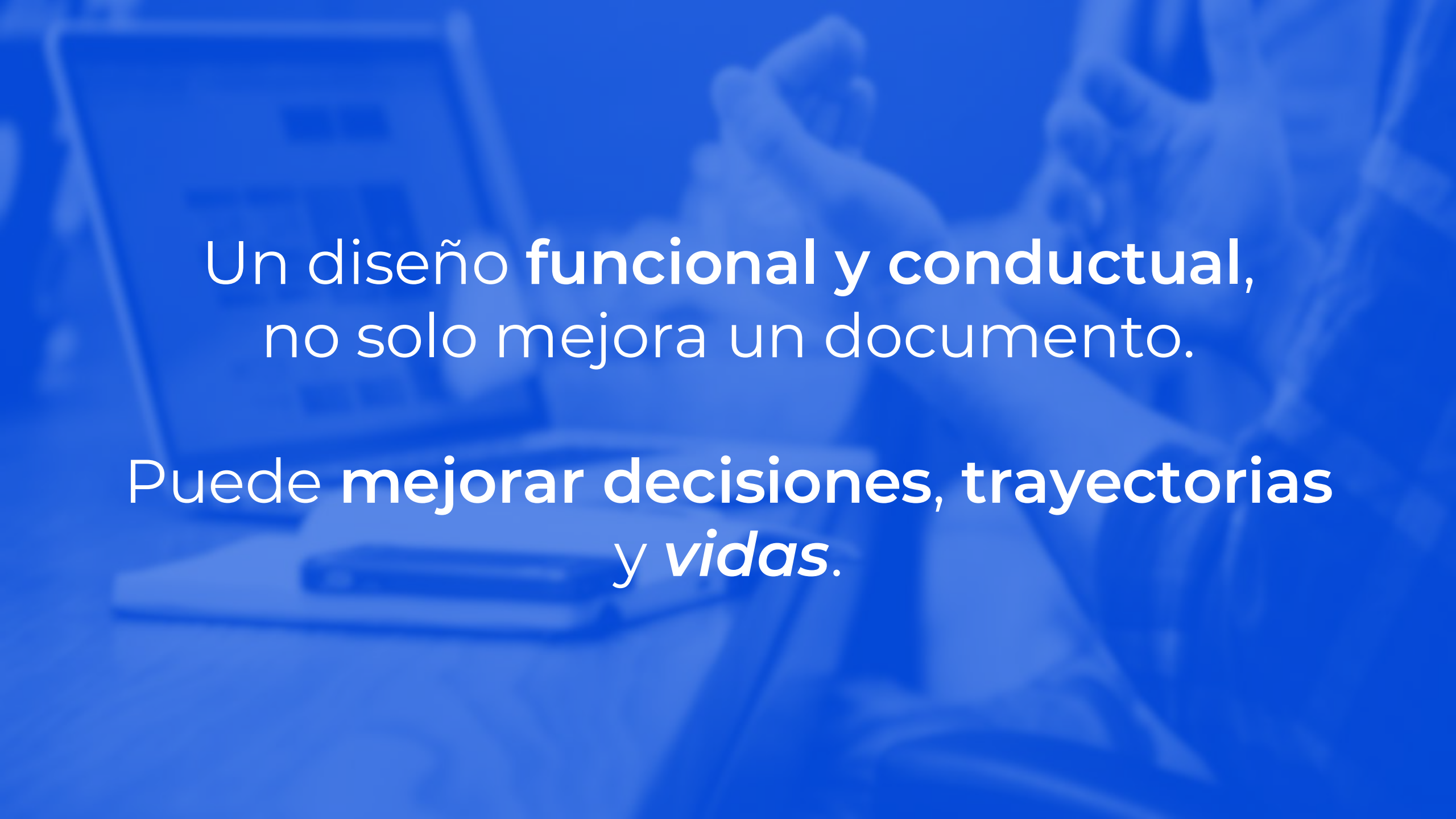


Recuerden que en **pensiones...**

te das cuenta **demasiado tarde,**

cuando **más lo necesitas**

y cuando tienes **menos margen de acción**



Un diseño **funcional y conductual**,
no solo mejora un documento.

Puede **mejorar decisiones, trayectorias**
y vidas.



Novaster GE, S.A. 2026

www.novaster.net