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**HOW TECHNOLOGY
CAN MAKE PENSIONS
EASY AND SIMPLE.
FOR EVERYONE.
EVERYWHERE.**



What is the problem?

The building blocks for mass-scale pension inclusion already exist in most countries...



**Favorable policy and
regulatory framework**



**Broad-based digital
ID & payments adoption**



**Attractive saving
and insurance products**



**Mass-scale mobile
penetration**



**Millions of workers with
capacity to save**



**Capacity for aggregation
and financial literacy**

**... yet there's no easy and simple way for most people
to save for old age or manage lifecycle risks.**



Nearly 1.8B people around us are neither prepared nor preparing for old age.



What are the barriers to thrift and self-help for low-income self-employed workers?

Barriers



Fragmented ecosystem

The digital finance, product and delivery ecosystem exists but is fragmented. No easy and simple way for most people to save for old age or manage risks.



Commercial viability

Agent-led finance sales models and incentives make small-ticket pensions and insurance unviable at a disaggregated level for both finance firms and distributors.



Friction and barriers

Cumbersome KYC and complicated entry-exit processes prevent voluntary participation, lower public confidence and increase transaction costs.



Affordability constraints

Most informal workers use past savings and/or expensive loans for risk management. Leaves no room for savings. Majority earn modest incomes and can't afford large lump sum contributions.



Myopia

Financial illiteracy and low awareness impacts participation, savings values and persistency.



pinBox approach

Pensions marketplace

Use APIs as glue to integrate the digital ID, payments, product and governance ecosystem. "Switch-on" a national pension, insurance and savings "marketplace" with easy and secure universal access.

Demand aggregation

Provide cooperatives, banks, MFIs, MSMEs, fintechs, gig platforms and other aggregators free plug-and-play access to the marketplace to cross-sell the solution to their members, clients and employees.

Simple, easy access

Leverage open digital platforms like WhatsApp and USSD. Simple, familiar UI-UX. Optimizes access. Sidesteps digital literacy efforts. Lowers friction and transaction costs. Increases confidence and participation.

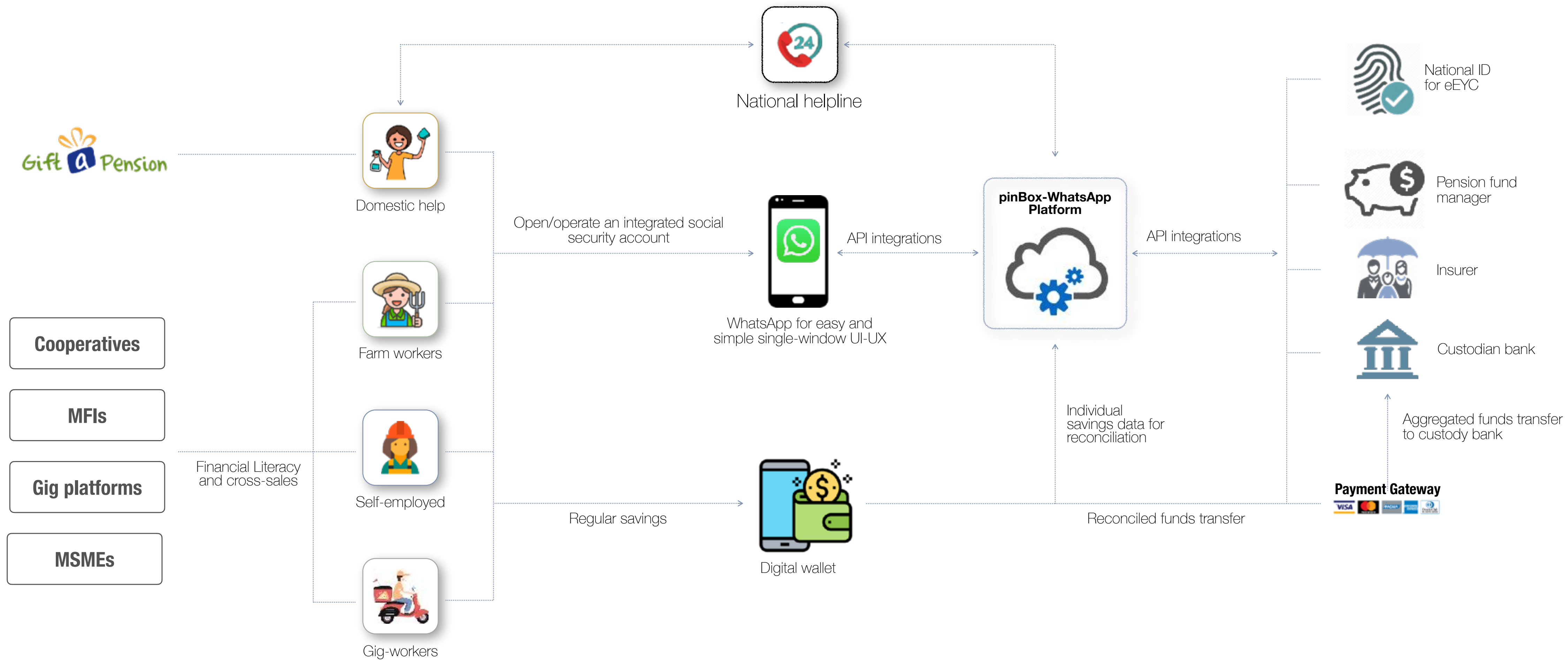
Flexibility

Integrate liquid savings and insurance with pensions. Link micro-contributions with income flows to make savings, pensions and insurance more affordable.

Awareness and incentives

Work with trusted outreach partners on retirement literacy. Enable targeted co-contributions and fiscal incentives for mass voluntary uptake.

Digital microPension marketplace

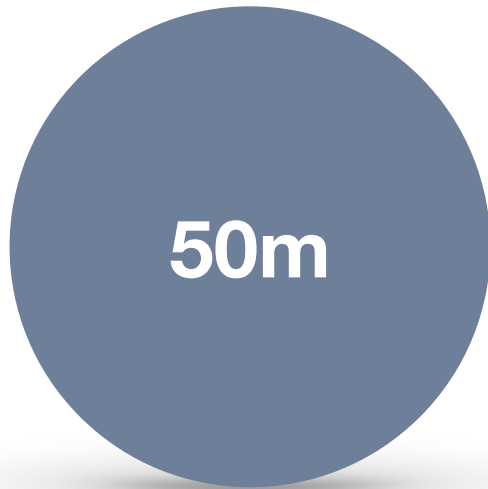


Segmented strategy and delivery models

pinBox approach to building a retail mass-market



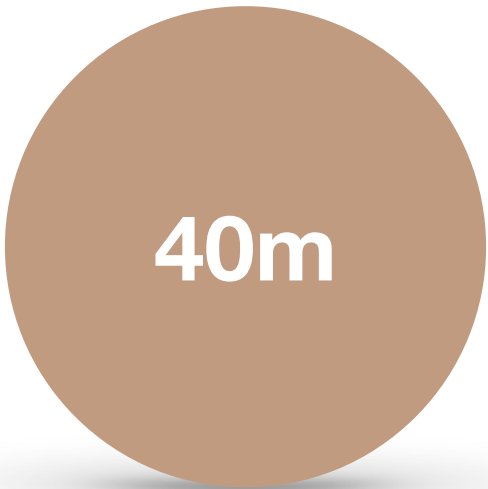
Segmented Market (India)



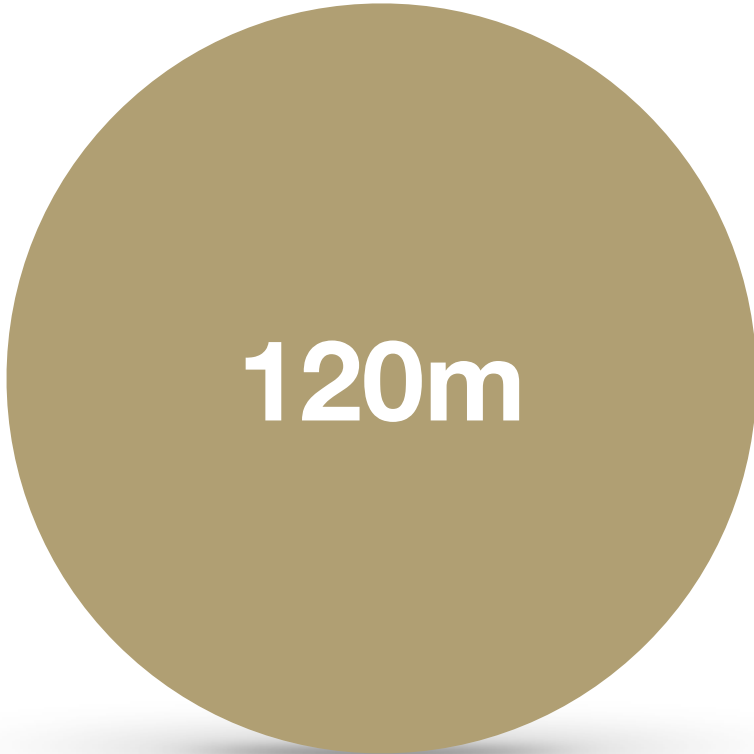
Domestic help



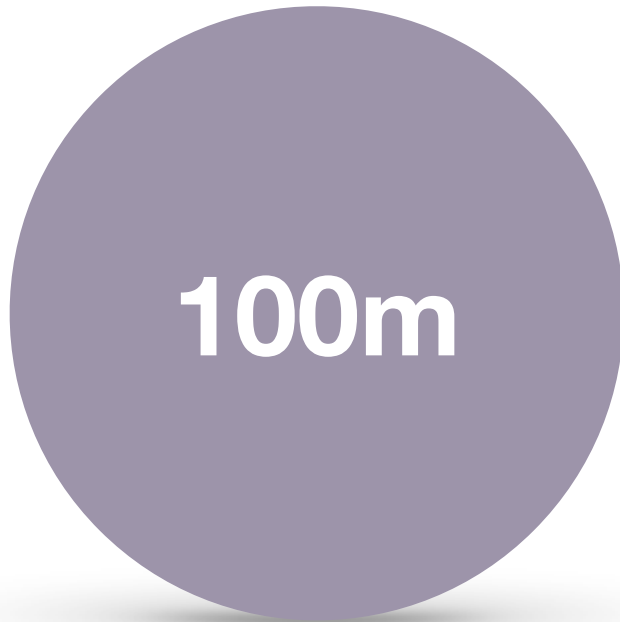
Gig workers



Women micro-credit clients of NBFC MFIs



SHGs, cooperatives, producer companies



MSME employees

This is
beginning
to work.

**Timely, collaborative action
can prevent this outcome.**

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