

# Excellent customer experience

Effective and future-proof pension advice



**Obex**

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 **Keylane**

# Challenge

**With Keylane PensionPlan some of nærpension's banks get a digital pension advisory tool that creates effective, well-prepared and valuable advice for both the advisor and the end-customer.**

Digital consulting solutions are essential in order to give end-customers a positive experience while providing the advisor with the right tools to ensure this. Nærpension wants to offer pension as-a-service to its partners that ensures full-automatic advisory, streamlined workflow, efficient reporting and excellent customer experience.

After a thorough examination of the market, nærpension entered an agreement with Keylane to implement a future-proof digital solution based on the advice platform Keylane PensionPlan. The solution is built around simple processes that give both the advisor as well as the end-customer, easy access to pension data with a complete and comprehensive overview.

## **Solutions**

Keylane PensionPlan meets the advisors' need for an efficient process with support for the entire customer journey – before, during and after provision of advice. The end customer experiences expert advice services, which give security along with a flexible case handling approach – saving time for both the end-customer and the consultant.

Using the new solution, the advisor can ask the customer to send their applied health information and data from PensionsInfo digitally prior to the meeting. This data is then entered automatically into Keylane PensionPlan, where a “traffic-light” on the screen indicates which products the end-customer can buy according to the health information he/she has provided. In this way, the advisors get help to determine the products which are most relevant for presenting to the specific end-customer.

In addition, it becomes possible for advisors to provide everything from general advice to advice in connection with a specific event, such as illness, death and retirement, i.e., advice that is well-targeted the individual customer. The natural flow in PensionPlan ensures that the advisor is guided through the various events that are necessary in order to make the end customer feel secure. It is possible to buy new products, as well as increase, decrease or terminate the customer's existing products.

Any changes to the end customer's products triggers automatic generation of documents

and a meeting report, which are instantly ready for signing in the customer's online bank.

All in all, a state of the art digital solution that makes the advisor's work easier while paving the way for increased sales and higher customer satisfaction.

With PensionPlan, nærpension's partners have acquired a powerful tool that eases advice workflows and facilitates counselling meetings that are well-prepared, simplified and value-adding.



## Value

- Data regarding the end customer's health and pension are automatically retrieved and entered into the advisory system – about 75% of all cases are health assessed before the advisory session
- Advisory maintains complete focus on the end-customer's needs and options
- Agreement documents are created automatically and become ready for autosigning in the customer's online banking system
- The advisor achieves an effective advisory process that supports the entire customer journey – before, during and after providing advice, saving time for all parties
- The end-customer experiences expert advice, which provides security and a flexible case handling approach
- The solution paves the way for increased sales and end-customer satisfaction

**“Our partners have received a modern digital advisory solution that strengthens sales and customer experience. With simple processes, both the advisor and the client gain easy access to the health and pension information that is essential for value-adding advice. At the same time, the solution creates the complete overview thereby ensuring effective planning, execution and follow-up in relation to advisory conversations with the customer. We have achieved a future-proof solution in a close and effective cooperation with Keylane.”**

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Christina F. Bustrup, CEO

A photograph of a baby sitting on a beach at night. The baby is wearing a striped diaper and is holding a glowing jar. The background is a dark blue sky and water. The image is framed by white lines.

# Nærpension

## A partnership consisting of 30 banks

Nærpension is a subsidiary 100% owned by AP Pension. This makes nærpension a strong partner with some of the best products in the pension and insurance market. Nærpension is built as a partnership consisting of 30 banks.

### About Keylane

We are the leading SaaS platform provider for the insurance and pension industry. We empower the insurance and pension industry to transform their business and achieve their goals through innovative solutions that redefine how insurance software works. Over 150 customers across Benelux, Nordic and DACH regions run their business on Keylane platforms.

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