

Time	Room	Session		Labor Market Choice of older workers
9.10-9.15	Welcome			
9.15 – 10.25	1	1a-2	1	Labor Market Effects of an Increase in the Early Eligibility Age in a Flexible Pension System
Chair	3.14		Presenter	Alireza Khoshghadam-Stockholm School of Economics Riga
Jochem de Bresser			Co-authors	<i>Oystein Hernaes, Stefanie Konig</i>
			Discussant	Jochem de Bresser Tilburg University
			52	Late-career workforce participation in times of rising state pension age: the role of health and motivation
			Presenter	Dorly Deeg-Amsterdam UMC, Vrije Universiteit Amsterdam, Department of Epidemiology & Data Science
				<i>Maaïke van der Noordt, National Institute for Public Health and the Environment (RIVM), Department of Public Health Foresight, Center for Public Health, Healthcare and Society</i>
			Co-authors	<i>Astrid de Wind, Amsterdam UMC, University of Amsterdam, Department of Public and Occupational Health, Cécile R.L. Boot, Amsterdam UMC, Vrije Universiteit Amsterdam, Department of Public and Occupational Health</i>
			Discussant	Ki Wai Chau - Groningen University
Time	Room	Session		Partner Pensions
9.10-9.15	Welcome			
9.15 – 10.25	2	1b-2	9	Habit formation, pension asymmetry, and the optimal design of partner pensions
Chair	3.12		Presenter	Henk Keffert-Tilburg University
Theo Nijman			Co-authors	<i>Anja De Waegenaere (Tilburg University) Nikolaus Schweizer (Tilburg University)</i>
			Discussant	Theo Nijman - Tilburg University
			36	How to Split the Booty: The Within-Family Distribution of Gifts and Inheritances
			Presenter	Viola Angelini (University of Groningen)
			Co-authors	<i>Rob Alessie (University of Groningen) Eduard Suari-Andreu-Leiden University</i>
			Discussant	Mark Visser - RU
Time	Room	Session		Risk sharing and optimal investment
9.10-9.15	Welcome			
9.15 – 10.25	3	1c-2	4	Time-Consistent Risk Sharing under Ambiguity
Chair	3.11		Presenter	Daniel Dimitrov-DNB
Bas Werker			Co-authors	
			Discussant	Bas Werker - Tilburg University
			5	Robust Portfolio Optimization with Heterogeneous Agents Under a Fractional Welfare Criterion
			Presenter	Djep Doreleijers-Tilburg University
			Co-authors	<i>Anne Balter (Tilburg University) Nikolaus Schweizer (Tilburg University)</i>
			Discussant	Antoon Pelsser- Maastricht University

Time	Room	Session		Contract Choice
10.25 – 10.45	Break			
10.45 – 12.30	1	2a-3	23	Matchmaking for variable pensions: which pension best suits which participant?
Chair	3.14		Presenter	RJD Potter van Loon-Erasmus University Rotterdam, TKP
Paulo Rodrigues			Co-authors	<i>Jorgo Goossens, Radboud University</i>
			Discussant	Anne Balter - Tilburg University
			26	The Impact of Plan Design and Adjustment Mechanisms on Pension Outcomes
			Presenter	Alex Laimer-Free University of Bozen-Bolzano
			Co-authors	<i>Michael Hanke - University of Liechtenstein Alex Weissensteiner - Free University of Bozen-Bolzano</i>
			Discussant	Rogier Potter van Loon -TKP
			47	Measuring risk capacity based on lifetime earnings and total wealth portfolios in the Netherlands
			Presenter	Rob Alessie, University of Groningen
			Co-authors	<i>Gonzalo Paz Pardo, European Central Bank Marike Knoef, Tilburg University Raun van Ooijen-University Medical Center Groningen</i>
			Discussant	Paulo Rodrigues Maastricht Univeristy
Time	Room	Session		Labor Market choice
10.45 – 12.30	2	2b-3	41	A model of employer and employee moral hazard in optimal disability insurance
Chair	3.12		Presenter	Laura Jansen-University of Groningen, Netspar
Adriaan Kalwij			Co-authors	
			Discussant	Arthur van Soest - Tilburg University
			46	Individual determinants and benefits of extending working life
			Presenter	Radoslaw Antczak,- SGH Warsaw School of Economics
			Co-authors	<i>Anna Ruzik-Sierdzinska, SGH Warsaw School of Economics</i>
			Discussant	<i>Michal Taracha, SGH Warsaw School of Economics</i> Raymond Montizaan - Maastricht University
			38	Trading Pay for Pensions: Evidence from a Discrete Choice Experiment in the United Kingdom
			Presenter	Inés Guillemyn-University of Antwerp
			Co-authors	<i>Nick Deschacht, KU Leuven Sunčica Vujić, University of Antwerp</i>
			Discussant	Adriaan Kalwij - UU

Time	Room	Session		Pension and low income workers
10.45 – 12.30	3	2c-3	34	Retirement Savings Adequacy Across the Population: Evidence from Population-Wide Administrative Wealth Records in the Netherlands
Chair	3.11		Presenter	Cindy Biesenbeek-DNB
Juul Spaan			Co-authors	<i>Jim Been, Leiden University Marike Knoef, Universiteit Tilburg Koen Caminada, Leiden University Kees Goudswaard, Leiden University</i>
			Discussant	Rob Alessie - Groningen University
			8	Health Effects of a Welfare Cut among Low-Income Retirees
			Presenter	Heike Vethaak-Leiden University
			Co-authors	<i>Ernst-Jan de Bruijn (Leiden University)</i>
			Discussant	Raun van Ooijen - UMCG
			44	Mind the Gap: Risk and Resilience Factors Predicting Pension Adequacy in the Netherlands
			Presenter	Olaf Simonse-Leiden University
			Co-authors	<i>Verena Seibel, Utrecht University Mara Yerkes, Utrecht University Wilco van Dijk, Leiden University</i>
			Discussant	Juul Spaan - NIDI
Time	Room	Session		Risk sharing and optimal investment 2
10.45 – 12.30	4	2d-3	42	Optimal Investment for Retirement with Multiplicative External Habit Formation
Chair	3.23		Presenter	Luke Servat-Maastricht University
Marlene Koch			Co-authors	<i>Antoon Pelsser Maastricht University</i>
			Discussant	Javier Garcia - Tilburg University
			28	Implications of centrally managed pensions under DRRA
			Presenter	Anita Poulou-Fiscal Institute Tilburg, Tilburg University
			Co-authors	
			Discussant	Peter Schotman - Maastricht University
			10	Lifecycle investing when house prices are cointegrated with income
			Presenter	Javier Garcia-Tilburg University
			Co-authors	
			Discussant	Marlene Koch - Maastricht University
12:30-13:25	Lunch			

Time	Room	Session		Saving behaviour
13.25 – 14.35	1	3a-2	39	How migrants experience (preparing for) their retirement. A qualitative study
Chair	3.14		Presenter	Koen Veldman-NIDI-KNAW / RUG
Jennifer Alonso Garcia			Co-authors	Jelle Lössbroek NIDI-KNAW / RUG
			Discussant	Olaf Simonse - Leiden University
			35	Ageing and Health Care Expenditure Growth
			Presenter	Ed Westerhout-Tilburg University
			Co-authors	
			Discussant	Jennifer Alonso Garcia - Université Libre de Bruxelles
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Time	Room	Session		Pensions and bequests
13.25 – 14.35	2	3b-2	11	Bequest Division: The Roles of Parental Motives and Children's Gender Composition
Chair	3.12		Presenter	Javier Olivera-National Bank of Belgium, and Luxembourg Institute of Socio-Economic Research
Jona Linde			Co-authors	Warn N. Lekfuangfu, Universidad Carlos III Madrid Philippe Van Kerm, University of Luxembourg
			Discussant	Viola Angelini - RUG
			14	The Implications of Side Bequest Motives on the Life Insurance Decisions of Retired Couples
			Presenter	Martijn de Werd-University of Groningen
			Co-authors	Bertrand Achou (University of Groningen, Netspar) and Ki Wai Chau (University of Groningen, Netspar)
			Discussant	Jona Linde - Maastricht University
Time	Room	Session		Saving behaviour
13.25 – 14.35	4	3c-2	15	The Impact of Digital Saving Accounts: Evidence from Taxi App's Drivers in Peru
Chair	3.23		Presenter	Noelia Bernal Lobato-Universidad del Pacifico
Larissa Zimmermann			Co-authors	Mariano Bosch (Inter-American Development Bank) and Oswaldo Molina (Universidad del Pacifico)
			Discussant	Larissa Zimmermann - Maastricht University
Time	Room	Session		Saving Behaviour
13.25 – 14.35	3	3d-2	29	Width Matters: The Impact of Narrow, Wide, or Zero Ranges in Pension Projections
Chair	3.11		Presenter	Anouk Festjens-Maastricht University
Theo Nijman			Co-authors	
			Discussant	Anne Laning - &Amp Borg
			51	Will I Have Enough Pension? A Systematic Literature Review on Uncertainty Communication
			Presenter	Sterre Hilhorst-Universiteit Utrecht
			Co-authors	Hans Westerbeek, Universiteit Utrecht Lianne van Weelden, Universiteit Utrecht Kay Schröder, Hochschule Dusseldorf Hans Hoeken, Universiteit Utrecht
			Discussant	Anouk Festjens-Maastricht University

14:35-14:55	Break			
14:55-15:15	Netspar Presentation			Room 2 - 3.12
14:55-15:15	Thesis Awards			Room 2 - 3.12
15:15-15:30	Break			
Time	Room	Session		Life events and their impact on pensions
15.30 – 17:15	1	4a-3	19	The Financial Consequences of Divorce: Implications for Retirement Planning
Chair	3.14		Presenter	Ugne Sliciute-University of Groningen
Javier Oliviera			Co-authors	Max Groneck Jeroen van der Vaart Raun van Ooijen- Rob Alessie -all Groningen University
			Discussant	Ruben van den Akker - Tilburg University
			24	Limited Commitment in Older Couples
			Presenter	Amelie Mennerich-University of Oxford
			Co-authors	Annasofie M. Olesen (University of Copenhagen)
			Discussant	Peter Werner - Maastricht University
			40	Personal Life Events and the Stability of Preferences
			Presenter	Jona Linde-Maastricht University
			Co-authors	Paul Bokern (CBS) Arno Riedl (Maastricht University) Hans Schmeets (Maastricht University) Peter Werner (Maastricht University)
			Discussant	Javier Oliviera - Liser
Time	Room	Session		Labor Market choice
15.30 – 17:15	2	4b-3	3	Who reduces working hours before retirement? A longitudinal study on plans and behaviors in the Netherlands
Chair	3.12		Presenter	Camilla Marabini-NIDI/UMCG
Ed Westerhout			Co-authors	Marleen Damman (UU) Kène Henkens (NIDI/UMCG)
			Discussant	Stefan Hochguertel - VU
			25	Null effects of the state pension age on mortality in The Netherlands
			Presenter	Adriaan Kalwijk-Utrecht University
			Co-authors	Arie Kapteyn - University of Southern California
			Discussant	Ed Westerhout - Tilburg University
			27	Impacts of Different Measures of Health on Labor Market Exit
			Presenter	Raun van Ooijen-University Medical Center Groningen
			Co-authors	Sandra Brouwer, University Medical Center Groningen Alexander Lepe-University Medical Center Groningen, DIW Berlin
			Discussant	Camilla Marabini - NIDI

Time	Room	Session		Saving behaviour
15.30 – 17:15	3	4c-3	37	Encouraging pension savings: A Nationwide reminder megastudy
Chair	3.11		Presenter	Heidi Reinson-University of Tartu, Maastricht University, Netspar
Laura Jansen			Co-authors	Thomas Post, Maastricht University, Netspar Nina Mazar, Boston University, Questrom School of Business Crystal Reeck, Temple University, Fox School of Business Stylianos Syropoulos, Arizona State University, College of Global Futures Avni Shah, University of Toronto, Department of Management Andris Saulitis, Collegio Carlo Alberto Andero Uusberg, University of Tartu, Institute of Psychology
			Discussant	Jiao Peiran - Maastricht University
			49	Consumption and Income priming experiment
			Presenter	Salman Patel-Maastricht University
			Co-authors	Raymond Montizaan, Maastricht University
			Discussant	Max Groneck - RUG
			50	Insurance Spillovers and Moral Hazard among the Employed
			Presenter	Stefan Hochguertel - VU
			Co-authors	Mette Ejrnaes (U Copenhagen) and Andrew C. Johnston (U Texas at Austin)
			Discussant	Laura Jansen - RUG
Time	Room	Session		Sustainable investment and risk aversion measurement
15.30 – 17:15	4	4d-3	22	Beliefs, Preferences, Behaviors, and Knowledge: A Study of Sustainable Finance Literacy Among Dutch Individuals
Chair	3.23		Presenter	Zitong Ding-Radboud University Nijmegen
Jonas Wogh			Co-authors	Jorgo Goossens, Radboud University Nijmegen, Tilburg University Marcel Seifer, Institute for Advanced Studies Vienna Saskia ter Ellen, Vrije University Amsterdam Stefan Zeisberger, Radboud University Nijmegen,
			Discussant	Yadi Yang - EUR
			43	Peer Effects in Sustainable Investing
			Presenter	Marten Laudi, University of Bremen
			Co-authors	Max Grossmann, Goethe University Frankfurt Andreas Hackethal, Goethe University Frankfurt and SAFE Thomas Pauts, Goethe University Frankfurt
			Discussant	Jonas Wogh - Maastricht University
			31	Measuring Risk Aversion - a Comparison of Methods
			Presenter	Bas Donkers- Erasmus University Rotterdam
			Co-authors	Benedict Dellaert, Erasmus University Rotterdam Sesil Lim, Inha University, Republic of Korea
			Discussant	Sander van Eekelen, UvA