

# Self-Reliance 2018 Conference program

## 08:30-08:55 Registration

### Section I: The future of self-reliance in Hungary

According to the latest analysis by the OECD, by 2050 there will be 53 retired people for 100 active workers, compared to a one in three ratio in 2015. This presents challenges to the state pension system, as maintaining the present level of pensions and quality of life of pensioners will become increasingly difficult in an ageing society with a dwindling workforce. As a result, retirement savings and self-reliance will play an increasingly important role, but what are the prospects of young Hungarians in this regard? What are the most urgent challenges in the self-reliance and savings market, and how do Hungarian top executives see all this?

**Moderator: Zoltán Bán**, CEO, Net Média (Portfolio Csoport)

**08:55 - 09:00 Welcome speech: Sándor Takács, Director of Sales, Portfolio**

**09:00 - 09:30 Back to the future - what will you become, son?**

Speaker:

**(Balatoni József) Jocó bácsi**, History teacher, XV. kerületi Kontyfa Általános Iskola, Szakiskola és Középiskola

**09:30 - 10:00 The role and future of self-reliance**

Speaker:

**László Harmati**, Deputy CEO, Erste Bank

**10:00 - 10:50 Panel discussion: The savings market scene through the eyes of Hungarian top executives**

Conversation participants:

**Balázs Benczédi**, vezérigazgató, MKB-Pannónia Alapkezelő

**Botond Bilibók**, CEO, Hold Alapkezelő

**László Harmati**, Deputy CEO, Erste Bank

**Dr. Anett Pandurics**, Posta Biztosító (Chairman-CEO), MABISZ (Chairman)

**Bernadett Tátrai**, President - CEO, President of the Board, Fundamenta-Lakáskassza Zrt.

**Zsolt Vavrek**, Director, Equilor Befektetési Zrt.

**10:50 - 11:10 Coffee Break**

**Section II: What do we Hungarians do differently to our neighbours? The regional self-reliance and savings markets at a glance**

In Hungary, the membership of voluntary pension funds has been unchanged for years, demand for retirement savings accounts is falling, and only pension insurances have grown in the past year. But what is the situation in neighbouring countries? What do they do differently? How do they save? Regional experts and representatives of the Hungarian central bank talk about the European self-reliance market and Hungary's place within it.

**Moderator: Péter Kuruc**, ügyvezető igazgató, Hálózati Támogatás Igazgatóság vezetője, K&H Bank

**11:10 - 11:30 How do people self-reliance in countries in the region and what positive examples do they set?**

Speaker:

**János Gerendás**, Director, Hungarian National Bank

**11:30 - 11:50 Whose responsibility is? Financial awareness or ethical products**

Speaker:

**György Barcza**, CEO, Government Debt Management Agency

**11:50 - 12:40 Panel discussion: Roundtable of regional experts on the European self-reliance market and Hungary's place within it**

Conversation participants:

**Koppány Nagy**, Director, MNB

**Csaba Nagy**, CEO, OTP Önkéntes Nyudíjpénztár, Member of Pensions Europe IT

**Tamás Parádi-Varga**, CEO, SPB Befektetési Zrt.

**Péter Somogyi**, Head Of Product Management and Private Banking, Budapest Bank

**Sándor Szabó**, Director, MKB Private Banking

**12:40 - 14:00 Lunch break**

**Section III/A: Challenges in asset and portfolio management - Focus on property investments**

Service providers who want to reach attractive yields even among these market conditions will have to be open to alternative and often riskier investment opportunities, while the digital transition is in full swing. What do fund managers and private banks offer to those looking to protect their savings? How much are property investments cannibalising other segments of the savings market? What future awaits property funds?

**Moderator: Gergely Ditróy**, Head of Real Estate Division, Portfolio

**14:00 - 14:20 Opportunities and challenges in asset management: What do providers develop and what do customers get?**

Speaker:

**Doron Dymshiz**, Co-CEO, Duna House

**14:20 - 15:10 Panel discussion: Challenges in building assets and portfolios - What does the property mania cause?**

Conversation participants:

**Gergely Biró**, elnök-vezérigazgató, Diófa Alapkezelő

**Doron Dymshiz**, Co-CEO, Duna House

**András Kállay**, Private Banking Ügyvezető Igazgató és Retail CIO, Raiffeisen Bank International

**Zoltán Scharek MRICS**, Deputy CEO, Raiffeisen Investment Fund Management

## **Section III/B: Digital transition at insurance companies**

The digital transformation of the savings market is in full swing, with many talking about it but few recognising its significance. What challenges does this present to service providers? How do insurance companies and other providers tackle the challenges of online recruiting and sales? What are the initial experiences in Hungary? How is it done in Western Europe?

**Moderator: Csaba Gaál**, alapító tulajdonos, vezérigazgató, Private Quality Pénzügyi Tanácsadó Zrt.

### **14:00 - 14:20 Digital transition: Buzzword or actual challenge?**

Speaker:

**Mátyás Dobó.**, Vodafone Magyarország

### **14:20 - 15:10 Panel discussion: The challenges of online recruiting and sales in the insurance market**

Conversation participants:

**Mátyás Dobó.**, Vodafone Magyarország

**Péter Kovács**, Strategic Program and Project manager, Generali Biztosító

**Dr. Zoltán Pápay**, Head of Market Management, Allianz Hungária Zrt.

**Éva Vajda**, Partner - Manager, iWebMa Magyarország

### **15:10 - 15:30 Coffee Break**

## **Section IV: Fintech companies in self-reliance - Introducing promising ideas**

Fintech companies and startups offering innovative savings and self-reliance solutions are popping up in large numbers to join the traditional players in the market. What upgrades, apps and revolutionary ideas can the most promising Hungarian startups offer to increase people's propensity to save and self-provision? A taste of the future in 10 minute talks.

**Moderator: Ágnes Árgyelán**, Analyst, Portfolio

**15:30 - 15:40 Fundastik**

Speaker:

**Attila Halmai**, Founder & CEO, Fundastik Kft.

**15:40 - 15:50 Brokerchooser**

Speaker:

**Tibor Bedő**, Founder / CEO, Brokerchooser

**15:50 - 16:00 Dorsum**

Speaker:

**Bálint Fischer**, innovációs vezető, Dorsum

**16:00 - 16:10 MagNet Bank**

Speaker:

**István Tóth**, Segment Manager for Digital Services, MagNet Bank Zrt.

**16:10 - 16:15 Closing remarks**