



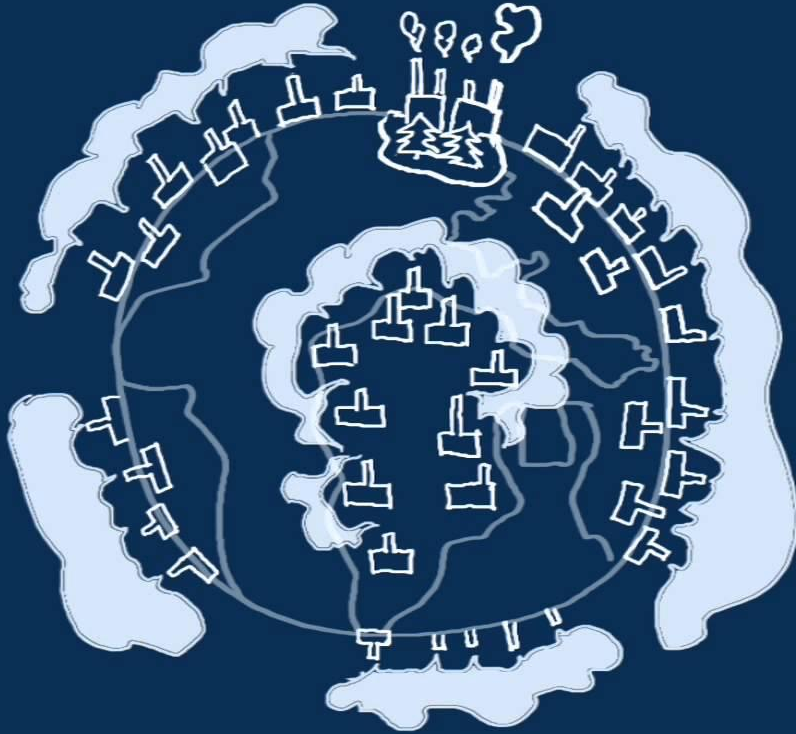
# The Life Account.



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# From an industrialized world to a digital service and sharing economy



1960



2000



2020

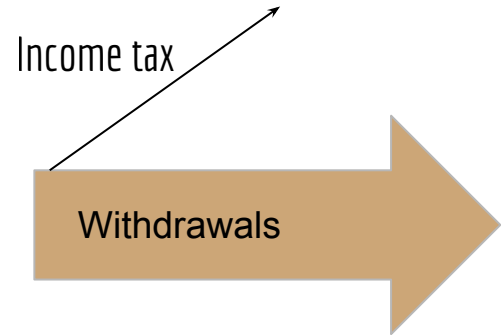
# The Concept.

Life-cycle model.  
Initial capital.  
At retirement,  
individual can keep  
account balance.  
Negative balance is  
written off.

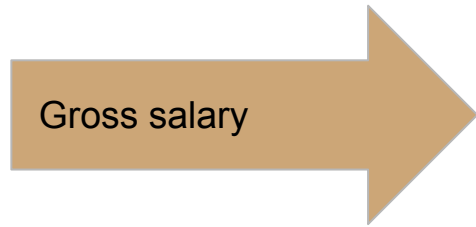


# Part 1: Benefits.

If the account balance is at or below initial capital, the withdrawals are subject to monthly limit e.g. 600 euros.



## Part 2: Funding.



10 % of gross salary transferred into account each month. Allows for individual and voluntary transfers of up to 50 000 euros p.a.

## Part 3: Exchange.



Buying services  
before taxes.  
Micro tasks.  
Ease of use.

# Part 4: Savings and investment.



Accumulated capital:  
private savings and  
investment.

Tax paid when funds  
taken out.

# The Life Account and a Social Europe?

The Life Account is a form of portable social security. Solidarity on the level of the people, instead of on the level of the nation states and institutions.

Macroeconomic stabilisation through mobility, private flows of capital, risk-taking and entrepreneurship, education and investment into human capital and productivity.







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