

## **Caroline De Ridder (Belgium)**

### Experience

- 06/2014 - ...**      **FSMA (Financial Services and Markets Authority)**
- 06/2014–01/2018: Department on occupational pension supervision (social supervision of occupational pension)
- 11/2020-02/2022: Coordinator in the department on occupational pension supervision (social supervision of occupational pension)
- 03/2022-12/2023: Coordinator of the department on insurance products supervision
- 01/2024: Deputy Director of the department on insurance products supervision
- 05/2024: Deputy Director of the department on insurance products and occupational pension supervision
- 02/2018-10/2020**      **Private office of the Minister for Pensions (Belgium)**
- 01/2001-05/2014**      **Lawyer **Claeys & Engels****
- 2002 : Training during two months in London (law firm Sacker & partners specialized in pension law)
- 01/2005: **Senior Associate** Claeys & Engels
- 01/2009: **Counsel** Claeys & Engels
- 09/1998-12/2000**      **Lawyer - Employment and social security department **Loeff, Claeys, Verbeke****
- From 1998 until 2003, wide practice of employment (collective and individual) and social security law (compensation and benefits). As from 2003, practice focused on occupational pension and benefits schemes (content of the pension plan and health insurances, pension plans at industry level, management of a pension fund, compliance, pension benefits and transfer of undertakings, modification from a DB to a DC pension plan, social security and tax treatment, end of career, ...) and discrimination law when granting benefits to employees.

### Education

- 1992-1997**      Law degree (magna cum laude) Université catholique de Louvain (UCL)
- 1997-1998**      Special degree labour and economic law (cum laude) Universiteit Gent

### Languages

- French**      mother tongue
- Dutch**      good level (spoken and written)
- English**      good level (spoken and written)