Pension fund:

* User identity
* Company identity
* Pension fund Provider (just for info)
* Parameters:
  + End date (or open = active)
* Pension age = 67
* Year of entering service (> 21)
* Offset
* Accrual rate old age pension + accrual rate partner pension
* Keep list of states;

Actions:

* Create (company)
* Close (company)
* Transfer (user, only for Closed)
* Give a raise (company)
* Get data