

SUPPLEMENTARY PENSION IN THE FEDERAL PUBLIC SERVICE: INFORMATIONAL CHALLENGES, CAREER DECISIONS, AND PEOPLE MANAGEMENT IN PUBLIC EDUCATIONAL INSTITUTIONS

PREVIDÊNCIA COMPLEMENTAR NO SERVIÇO PÚBLICO FEDERAL: DESAFIOS INFORMACIONAIS, DECISÕES DE CARREIRA E GESTÃO DE PESSOAS EM INSTITUIÇÕES PÚBLICAS DE ENSINO

PREVISIÓN COMPLEMENTARIA EN EL SERVICIO PÚBLICO FEDERAL: DESAFÍOS INFORMATIVOS, DECISIONES DE CARRERA Y GESTIÓN DE PERSONAS EN INSTITUCIONES PÚBLICAS DE ENSEÑANZA



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ABSTRACT

Recent transformations in the Brazilian public pension system have redefined the relationships between the State, public servants, and career planning in the public sector. In this context, the creation of the Federal Public Servant Supplementary Pension Foundation (FUNPRESP) introduced new challenges related to pension knowledge, decision-making processes, and people management within public organizations. This chapter aims to analyze supplementary pension schemes in the federal public service through the articulation between institutional changes, the psychological contract of public servants, and organizational perceptions, based on empirical evidence from a study conducted at a campus of the Federal Institute of São Paulo (IFSP). To this end, an applied, exploratory, and descriptive study with a qualitative approach was developed, using an electronic questionnaire to collect data from teaching staff and technical-administrative public servants. The results indicate a low level of knowledge regarding supplementary pensions among a significant portion of participants, coexisting with high levels of satisfaction among servants enrolled in the system, thus revealing informational asymmetries and institutional communication challenges. It is concluded that supplementary pension schemes should be understood not only as a financial mechanism but also as a strategic element of people management, requiring continuous pension education initiatives and the strengthening of institutional trust within the public sector.

Keywords: Supplementary Pension. Public Servant. People Management. FUNPRESP. Pension Education.

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RESUMO

As recentes transformações na previdência pública brasileira têm redefinido as relações entre Estado, servidores e planejamento de carreira no setor público. Nesse contexto, a criação da Fundação de Previdência Complementar do Servidor Público Federal (FUNPRESP) introduziu novos desafios relacionados ao conhecimento previdenciário, à tomada de decisão e à gestão de pessoas nas organizações públicas. O presente capítulo tem como objetivo analisar a previdência complementar no serviço público federal a partir da articulação entre mudanças institucionais, contrato psicológico do servidor e percepções organizacionais, tomando como base evidências empíricas oriundas de um estudo realizado em um campus do Instituto Federal de São Paulo (IFSP). Para tanto, desenvolveu-se uma pesquisa aplicada, de caráter exploratório e descritivo, com abordagem qualitativa, utilizando questionário eletrônico para coleta de dados junto a servidores docentes e técnico-administrativos. Os resultados indicam baixo nível de conhecimento sobre a previdência complementar entre parte significativa dos participantes, coexistindo com altos níveis de satisfação entre servidores aderentes ao regime, evidenciando assimetrias informacionais e desafios comunicacionais institucionais. Conclui-se que a previdência complementar deve ser compreendida não apenas como mecanismo financeiro, mas como elemento estratégico da gestão de pessoas, demandando ações contínuas de educação previdenciária e fortalecimento da confiança institucional no setor público.

Palavras-chave: Previdência Complementar. Servidor Público. Gestão de Pessoas. FUNPRESP. Educação Previdenciária.

RESUMEN

Las recientes transformaciones en el sistema de previsión pública brasileña han redefinido las relaciones entre el Estado, los servidores públicos y la planificación de carrera en el sector público. En este contexto, la creación de la Fundación de Previsión Complementaria del Servidor Público Federal (FUNPRESP) introdujo nuevos desafíos relacionados con el conocimiento previsional, la toma de decisiones y la gestión de personas en las organizaciones públicas. Este capítulo tiene como objetivo analizar la previsión complementaria en el servicio público federal a partir de la articulación entre cambios institucionales, el contrato psicológico del servidor y las percepciones organizacionales, tomando como base evidencias empíricas provenientes de un estudio realizado en un campus del Instituto Federal de São Paulo (IFSP). Para ello, se desarrolló una investigación aplicada, de carácter exploratorio y descriptivo, con enfoque cualitativo, utilizando un cuestionario electrónico para la recolección de datos junto a servidores docentes y técnico-administrativos. Los resultados indican un bajo nivel de conocimiento sobre la previsión complementaria entre una parte significativa de los participantes, coexistiendo con altos niveles de satisfacción entre los servidores adheridos al régimen, evidenciando asimetrías informativas y desafíos comunicacionales institucionales. Se concluye que la previsión complementaria debe comprenderse no solo como un mecanismo financiero, sino también como un elemento estratégico de la gestión de personas, demandando acciones continuas de educación previsional y el fortalecimiento de la confianza institucional en el sector público.

Palabras clave: Previsión Complementaria. Servidor Público. Gestión de Personas. FUNPRESP. Educación Previsional.

1 INTRODUCTION

Recent transformations in Brazilian social security policies have caused significant changes in the way workers and institutions understand social protection and long-term planning. In the public sector, these changes are especially relevant, since social security has historically been associated with the stability and predictability of state careers, configuring itself as a central element of the bond between civil servants and the State (CAMARANO; FERNANDES, 2016).

The reorganization of the Brazilian social security system, intensified in recent decades by successive reforms, reflects demographic, economic, and fiscal challenges that put pressure on the sustainability of public regimes. Population aging and increased life expectancy have broadened debates about the financial balance of social security, leading to the adoption of models that combine state protection and individual accountability (CAMARANO, 2014; TAFNER, 2007).

In this context, the introduction of the supplementary pension scheme for federal civil servants represents a milestone in the trajectory of social protection policies in Brazil. The creation of the Federal Public Servants' Supplementary Pension Fund Foundation (FUNPRESP), through Law No. 12,618/2012, redefined the social security design of public careers by limiting the benefits of the own regime to the ceiling of the General Social Security Regime and encouraging adherence to complementary mechanisms based on capitalization (BRASIL, 2012).

Such changes are not restricted to the legal or financial field. They alter historical expectations of security associated with the public service and demand new individual planning skills, shifting part of the responsibility for the social security future to the civil servants themselves. This transition dialogues with contemporary trends in public management, marked by the search for fiscal efficiency and the valorization of individual autonomy in decisions related to career and work (BRESSER-PEREIRA, 2010).

At the same time, the complexity of social security rules and the multiplicity of coexisting regimes in public organizations increase informational challenges. Studies indicate that decisions involving pension plans and financial planning are strongly influenced by the level of knowledge of workers, institutional trust, and the way information is communicated by organizations (LUSARDI; MITCHELL, 2014).

From the perspective of people management, supplementary pension emerges as a strategic theme, as it influences career expectations, professional satisfaction and perception of organizational support. Poorly understood institutional policies tend to generate insecurity and resistance, while clear and transparent informational environments favor more conscious

decisions aligned with the needs of civil servants (CHIAVENATO, 2020; ROBBINS; JUDGE, 2017).

Particularly in public educational institutions, where long careers and a high level of qualification are predominant characteristics, the social security debate takes on an even more relevant dimension. In these organizations, the coexistence of different generations of civil servants, linked to different social security rules, contributes to heterogeneous perceptions about supplementary social security and its impacts on the professional trajectory.

Given this scenario, it is necessary to understand how public servants perceive supplementary pension and how this policy is incorporated into organizational dynamics. More than analyzing adhesions or non-adhesions, it is important to investigate how these decisions reflect processes of institutional change and cultural transformation in the Brazilian public service.

This chapter is based on the understanding that supplementary pension should not be treated only as a financial instrument, but as an integral element of people management and the construction of the so-called psychological contract between civil servant and institution. Thus, the debate broadens to include symbolic and organizational dimensions, involving trust, institutional communication, and career planning.

The central problematization that guides this reflection can be summarized in the following question: how do the recent transformations of the Brazilian public pension, materialized in the implementation of FUNPRESP, impact the perception of civil servants and the processes of people management in public educational institutions?

As a general objective, the chapter seeks to analyze supplementary pension in the federal public service from a perspective that articulates institutional transformations, people management and perceptions of civil servants, using empirical evidence from a study carried out on a campus of the Federal Institute of São Paulo (IFSP). Specifically, it is intended to discuss how levels of knowledge, adherence decisions, and perceptions of satisfaction relate to broader organizational processes. Thus, the originality of this chapter lies in the articulation between supplementary pension and the psychological contract of the public servant, a perspective that has not yet been explored in the national literature.

The relevance of this discussion lies both in its academic contribution and in its practical implications. From a theoretical point of view, the chapter brings the social security debate closer to the areas of public management and organizational behavior, which are still little explored in research on the subject. At the institutional level, it offers subsidies for the development of communication and social security education strategies aimed at promoting

more informed decisions among public servants.

To achieve these objectives, the chapter is organized into eight sections. After this introduction, the recent transformations in the Brazilian public pension are discussed, followed by the analysis of FUNPRESP and the changes in the psychological contract of the civil servant. Then, the relationship between people management and social security education is addressed, the methodological path of the empirical study is presented, the evidence obtained is discussed and a broader discussion about its organizational meanings is developed, culminating in the final considerations and implications for public management.

Thus, by integrating theoretical analysis and empirical evidence, this chapter intends to contribute to the understanding of supplementary pension plans as a phenomenon that goes beyond the financial dimension, revealing itself as a central component of contemporary transformations in labor relations in the Brazilian public sector.

2 RECENT TRANSFORMATIONS IN PUBLIC PENSION IN BRAZIL

In recent decades, Brazilian social security has undergone a set of structural transformations motivated by demographic, economic and institutional changes that have had a profound impact on the organization of the social protection system in the country. The increase in life expectancy, the reduction in birth rates and fiscal pressures on the State have broadened the debates about the sustainability of social security systems, driving reforms aimed at redefining retirement rules and the financial balance of public systems (CAMARANO, 2014; TAFNER, 2007).

Historically, public pension in Brazil was conceived under a contributory and solidary logic, structured mostly in the simple distribution system, in which active workers finance the benefits of retirees. This model, consolidated throughout the twentieth century and strengthened by the Federal Constitution of 1988, guaranteed broad social protection, but began to face challenges arising from population aging and the expansion of social security expenses (MARTINS, 2014).

In the scope of the public service, the Own Social Security Regime (RPPS) has consolidated itself as one of the pillars of the attractiveness of state careers, by ensuring benefits historically associated with integrality and parity with the remuneration of active duty. However, the growing concern with fiscal sustainability led to the implementation of successive reforms, which gradually restricted these benefits and brought public sector rules closer to the conditions applied to workers in the general regime (BRASIL, 2019).

The creation of the social security ceiling equivalent to the General Social Security Regime (RGPS) for new federal employees, formalized by Law No. 12,618/2012, represents

a significant milestone in this process. The measure profoundly altered the traditional design of public pension by limiting the value of future benefits and introducing the need for complementary social security protection mechanisms for civil servants with salaries above the ceiling (BRASIL, 2012).

These changes reflect an international trend of reconfiguration of pension systems, marked by the expansion of hybrid models that combine basic public protection and supplementary pension based on individual capitalization. According to Batich (2004), this transition implies the gradual transfer of part of the social security responsibility from the State to the individual, requiring greater capacity for financial planning and decision-making on the part of workers.

Constitutional Amendment No. 103/2019, in turn, intensified this movement by promoting significant changes in retirement rules, including minimum age, contribution time, and criteria for calculating benefits. Such changes reinforced the logic of fiscal adjustment and increased the relevance of supplementary pension as a strategy for maintaining the income standard in retirement, especially among federal civil servants (BRASIL, 2019).

In this context, it is observed that social security is no longer perceived only as a social right guaranteed by the State and also starts to assume a dimension of individual risk management, approaching the logics of the financial market and long-term personal planning. This change alters the so-called "social security contract", impacting historical expectations of security and stability associated with public careers (CAMARANO; FERNANDES, 2016).

In addition to the normative changes, recent transformations reveal challenges related to institutional communication and the understanding of social security rules by civil servants. The growing complexity of the system tends to increase the informational asymmetry between managers and workers, making it difficult to make conscious decisions and enhancing perceptions of insecurity regarding the future of social security (LUSARDI; MITCHELL, 2014).

From the perspective of public management, these transformations highlight the need for organizational policies capable of supporting civil servants in understanding the new rules and planning their professional trajectories. Social security, in this sense, becomes part of the strategic field of people management, requiring educational and communicational actions that favor decision-making autonomy and institutional trust (CHIAVENATO, 2020).

Thus, recent transformations in Brazilian public pension reveal not only normative changes, but a broader reconfiguration of the relations between the State, labor and social protection. This scenario constitutes the backdrop for the creation and expansion of supplementary social security in the federal public service, a theme that will be deepened in

the following section when addressing the role of FUNPRESP in the new social security configuration.

3 FUNPRESP AND THE CHANGE IN THE PSYCHOLOGICAL CONTRACT OF THE CIVIL SERVANT

The creation of the Federal Public Servants' Supplementary Pension Fund Foundation (FUNPRESP), based on Law No. 12,618/2012, represents more than a technical change in the social security rules of the Brazilian public service. It is a structural change that redefines the historical relationship between the State and the civil servant, altering expectations, perceptions of security and the way in which the public career is planned over time. In this context, supplementary pension can be understood as a central element in the reconfiguration of the so-called psychological contract of public servants (BRASIL, 2012).

The concept of psychological contract refers to the set of implicit expectations that guide the relationship between the individual and the organization, involving perceptions of reciprocity, trust and mutual commitment (ROUSSEAU, 1995). In the Brazilian public service, this contract has historically been marked by the promise of stability, predictable progression and social security security, constituting one of the main factors of attractiveness of state careers (CAMARANO; FERNANDES, 2016).

The introduction of the supplementary pension scheme partially breaks with this logic by shifting part of the responsibility for the future pension to the civil servant himself. Unlike the traditional model, in which the benefit was strongly linked to the remuneration of the active person, the new regime requires individual long-term decisions and involves variables associated with the capitalization and performance of investments, bringing the civil servant closer to typical practices of the private sector (BATICH, 2004).

This movement can be interpreted as a reflection of contemporary trends in public management, often associated with the New Public Management paradigm, which emphasizes fiscal efficiency, individual accountability, and rationalization of state spending. In this scenario, the civil servant is no longer just a beneficiary of a state protection system and starts to act as an active agent in the construction of his future financial security (BRESSER-PEREIRA, 2010).

The change, however, does not occur only at the normative level, but also at the symbolic level. For many civil servants, especially those who joined after 2013, the public career is perceived under a different logic from the previous generation, marked by a greater need for financial planning and less predictability about retirement income. This transition can generate identity tensions and a sense of uncertainty, especially in organizational

environments where different social security regimes coexist.

In addition, FUNPRESP introduces new elements of institutional trust. While the traditional model was associated with the direct guarantee of the State, the complementary regime requires confidence in the management of resources, in the governance of the entity and in the stability of the rules over time. Studies on organizational behavior indicate that changes in historically valued benefits tend to impact commitment and perception of organizational support, especially when accompanied by low informational clarity (CHIAVENATO, 2020).

The literature on decision-making shows that choices involving future risks and uncertain returns tend to generate conservative behaviors or decision-making postponement, a phenomenon observed in different social security contexts (LUSARDI; MITCHELL, 2014). In the case of the public service, this effect can be enhanced by the tradition of stability that has historically characterized the relationship between civil servants and the State, making adaptation to the new model a gradual and often conflicting process.

From the perspective of people management, this change in the psychological contract imposes new institutional challenges. Public organizations now play an important role in mediating social security information, promoting educational actions and communication strategies that help civil servants understand the implications of the complementary regime. The absence of this mediation tends to increase insecurity and make it difficult to build trust in the new system.

In this sense, FUNPRESP should not be understood only as a financial mechanism, but as an organizational policy that influences career expectations, professional decisions, and perceptions of institutional appreciation. The way this policy is communicated and experienced by employees can strengthen or weaken the bond between the individual and the organization, directly impacting the levels of satisfaction and commitment at work.

Thus, the analysis of FUNPRESP from the concept of psychological contract allows us to understand that the social security transformations in the public service go beyond the normative field, reaching symbolic and cultural dimensions that redefine the very experience of public work in contemporary Brazil. This perspective offers an essential interpretative basis for understanding the empirical results presented in the following sections of the chapter.

4 PEOPLE MANAGEMENT AND SOCIAL SECURITY EDUCATION IN THE PUBLIC SECTOR

People management in the Brazilian public sector has undergone significant transformations in recent decades, following institutional changes, administrative reforms,

and new demands for efficiency and professionalization. In this context, the public administration has ceased to focus exclusively on bureaucratic personnel management processes to incorporate strategic approaches aimed at human development, valuing the civil servant, and strengthening organizational performance (CHIAVENATO, 2020).

Among the various elements that make up people management, benefits and career planning policies play an important role in building the satisfaction and commitment of civil servants. The literature on organizational behavior shows that the perception of security and institutional support directly influences the motivation and psychological bond between worker and organization, especially in contexts marked by structural changes (ROBBINS; JUDGE, 2017).

In the public service, social security has historically occupied a central position in this set of benefits, and is often associated with the stability and predictability of the professional trajectory. Changes in social security rules, therefore, do not only produce financial effects, but also organizational and subjective ones, by impacting long-term expectations and the career planning of civil servants (CAMARANO; FERNANDES, 2016).

The introduction of supplementary pension in the federal public service increases the complexity of this scenario by requiring civil servants to take a more active role in managing their financial future. This shift of responsibility demands competencies that were not traditionally part of the professional repertoire associated with public careers, such as financial planning, risk assessment, and understanding of social security instruments (LUSARDI; MITCHELL, 2014).

In this sense, the concept of social security education emerges, understood as the set of actions aimed at promoting knowledge and the critical capacity of individuals to understand and make decisions related to their future social protection. Unlike the simple transmission of information, social security education involves continuous learning processes and the development of skills aimed at long-term planning (ENAP, 2022).

The literature points out that reduced levels of financial and social security literacy are directly associated with poorly informed decisions, postponement of choices, and low adherence to supplementary pension schemes. This phenomenon tends to be intensified when the issue is perceived as complex or distant from the worker's immediate reality, a scenario often observed in public organizations (LUSARDI; MITCHELL, 2014).

From the perspective of people management, the absence of structured actions for social security guidance can generate insecurity and increase the informational asymmetry between employees and the institution. When workers do not fully understand the benefits available or the implications of regulatory changes, they tend to develop negative or

ambivalent perceptions of organizational policies, affecting institutional trust (EISENBERGER et al., 2002).

In this context, organizational communication assumes a strategic role. The literature on public management highlights that technical information, when not mediated in a clear and contextualized way, has low effectiveness and can contribute to the maintenance of doubts and resistance. Thus, social security guidance programs should be conceived as an integral part of people management policies, and not as one-off or merely informative actions (CHIAVENATO, 2020).

Public educational institutions, in particular, have characteristics that make this debate even more relevant. The high level of education of civil servants and long-term professional trajectories create an environment conducive to career planning, but do not necessarily guarantee in-depth social security knowledge. This apparent contradiction shows that high academic training does not replace institutional initiatives of social security education.

In addition, the coexistence of different social security regimes within the same organizations — resulting from different legal frameworks for entry into the public service — contributes to heterogeneous perceptions about supplementary social security. Such diversity requires differentiated management approaches, capable of dialoguing with different profiles of civil servants and varying levels of knowledge on the subject.

Supplementary pensions, in this scenario, can be understood as a strategic element of organizational management, as it influences decisions related to permanence in the public service, retirement expectations, and perceptions of institutional appreciation. When accompanied by clarification and support actions, it tends to strengthen the commitment of civil servants and the perception of organizational justice (ROBBINS; JUDGE, 2017).

On the other hand, when implemented without adequate mediation, social security policy can be perceived as an external imposition or as a loss of historically consolidated rights, generating resistance and insecurity. This duality highlights the importance of the role of leaders and people management areas in the construction of institutional narratives that favor the understanding of changes and reinforce the transparency of processes.

Social security education, therefore, should not be seen only as an informative strategy, but as an instrument of organizational *empowerment*, capable of expanding the autonomy of civil servants in decision-making related to their professional and financial future. This perspective brings complementary pension closer to contemporary debates on organizational learning and human development in the public sector.

Thus, the articulation between people management and social security education offers a relevant interpretative framework to understand the challenges faced by public

institutions in the face of recent transformations in social security. Such an approach allows us to analyze supplementary pension not only as a financial policy, but as an integral component of labor relations and organizational culture.

In the light of these discussions, it is possible to understand the empirical results of the present study not only as indicators of knowledge or satisfaction, but as expressions of broader institutional processes, related to organizational communication, perceived support, and the ability of institutions to promote informed decision-making environments. This understanding underlies the analysis of the data presented in the following section of the chapter.

5 THE EMPIRICAL STUDY: CONTEXT AND METHODOLOGICAL PATH

Understanding the transformations of public pension and their effects on people management requires observing how these changes are perceived in the daily lives of organizations. In this sense, the present study was developed from the reality of a campus of the Federal Institute of Education, Science and Technology of São Paulo (IFSP), a public institution of higher, technical and technological education, marked by a diverse staff and long-term professional trajectories. The choice of this context allowed us to investigate how federal civil servants interpret and experience the changes related to supplementary pension in their work environment.

The study was based on the observation, observed in institutional experiences and internal discussions, that the social security issue often generates doubts among civil servants, even in environments characterized by a high level of education. This scenario dialogues with research that indicates that regulatory complexity and low financial literacy can make it difficult to understand social security systems, regardless of the degree of academic training of individuals (LUSARDI; MITCHELL, 2014).

From the methodological point of view, we opted for a research of an applied nature, guided by the intention of producing knowledge useful to the organizational context studied and capable of subsidizing reflections on people management practices. As Gil (2017) and Mascarenhas (2017) point out, applied research is particularly relevant in institutional environments, as it allows for the articulation of scientific production and the resolution of concrete problems.

The investigation assumed an exploratory and descriptive character, seeking not only to map the level of knowledge and satisfaction of the employees in relation to FUNPRESP, but also to understand the meanings attributed by them to the supplementary pension system. This approach was considered appropriate in view of the relative scarcity of empirical

studies on the subject in the field of public management and people management.

The research adopted a qualitative approach, prioritizing the interpretation of data in dialogue with the organizational context and with the theoretical framework built throughout the chapter. Although the study used quantitative data from a structured questionnaire, the analysis was conducted with an interpretative focus, considering that organizational phenomena involve subjective and symbolic dimensions that are not exhausted in numbers (PÁDUA, 2019).

The universe investigated comprised teaching and technical-administrative staff in effective exercise on the analyzed campus, including professionals with different periods of service and different social security trajectories. Civil servants linked to the social security system with potential eligibility for supplementary social security were included, and temporary contracts and outsourced workers were excluded, as they did not fit into the analyzed system.

Data collection took place through an electronic questionnaire prepared on the Microsoft *Forms platform*, an instrument chosen because it allows for a greater reach of the participants and ensures anonymity of the answers. The questionnaire was structured in thematic blocks that addressed the characterization of the participants, level of knowledge about FUNPRESP, adherence to the complementary regime and perception of satisfaction. According to Cervo, Bervian and Silva (2007), the thematic organization of the instrument favors greater coherence between research objectives and collected data, contributing to the quality of subsequent analyses.

The methodological approach adopted sought to respect ethical principles of research, ensuring voluntary participation and confidentiality of information. In addition, the use of an electronic questionnaire allowed participants greater freedom of response, reducing possible embarrassment associated with financial and social security issues, which are often perceived as sensitive in the work environment.

Data analysis followed descriptive and interpretative guidance, combining the organization of responses in summary tables and the discussion of the results in the light of the literature on supplementary pension, people management and decision-making. This strategy allowed us to identify patterns of perception and understand how empirical data reflect broader organizational processes, in line with the proposal of qualitative analysis defended by Gil (2017).

More than presenting statistical results, the methodological approach sought to capture perceptions and meanings attributed by civil servants to social security changes, recognizing that decisions related to retirement involve subjective dimensions, future

expectations and institutional trust relationships. Thus, the study seeks to contribute to a broader understanding of supplementary pension in the public sector, articulating empirical evidence and theoretical reflection.

Thus, the methodological construction adopted is not limited to describing technical procedures, but integrates the interpretative effort of the chapter, offering a basis for the analysis of the empirical evidence presented in the following section, in which the results are discussed in the light of institutional transformations and the challenges of people management in the public service.

6 EMPIRICAL EVIDENCE: WHAT CIVIL SERVANTS REPORT

The empirical evidence obtained in the study reveals a scenario marked by heterogeneous perceptions about supplementary pension in the federal public service, reflecting the institutional transformations discussed in the previous sections. More than isolated indicators, the data point to an adaptation process that is still ongoing, in which civil servants reinterpret their professional trajectories in the face of structural changes in the relationship between public careers and social security protection.

The characterization of the profile of the participants demonstrates the presence of civil servants with a high level of education and significant experience in the public service, a typical reality of federal educational institutions. This data reinforces the idea that pension decisions occur in complex and long-term professional contexts, in which expectations of stability and career planning play a central role (CAMARANO; FERNANDES, 2016).

However, despite the high educational capital, the results show that knowledge about FUNPRESP is not homogeneously distributed among the participants. The predominance of responses indicating a low level of knowledge confirms arguments in the literature on financial literacy, which points out that formal academic training does not necessarily imply mastery of social security and financial issues (LUSARDI; MITCHELL, 2014).

This scenario reveals an important tension: at the same time that the supplementary regime presupposes informed individual decisions, many civil servants still demonstrate insecurity in the face of the available information. This finding reinforces the discussion on the need for institutionalized social security education, already presented in the previous section, and highlights the relevance of the role of people management in mediating these decisions (CHIAVENATO, 2020).

The analysis of the responses related to adherence to the complementary regime shows a predominance of non-adherence, a phenomenon that can be interpreted as an expression of caution in the face of changes perceived as complex or uncertain. This behavior

dialogues with studies on decision-making in risk contexts, in which individuals tend to maintain the status quo when they do not feel fully informed or secure about future outcomes (ROBBINS; JUDGE, 2017).

Among the reasons for non-adherence, arguments related to the permanence in the previous regime, lack of interest and insecurity regarding the functioning of FUNPRESP stand out. Such justifications suggest that the social security decision is strongly related to subjective and symbolic dimensions, associated with the psychological contract of the civil servant and institutional trust, as discussed in section 3.

At the same time, the responses of the adhering civil servants reveal a distinct pattern: those who opted for supplementary pension plans tend to evaluate the regime positively, highlighting benefits such as the institutional counterpart and the possibility of building additional income in retirement. This result points to an apparent contradiction between low overall adherence and high satisfaction among participants, a phenomenon that deserves careful analysis.

This duality suggests the existence of a significant informational asymmetry in the institutional context analyzed. While part of the civil servants remains distant from the supplementary pension due to lack of knowledge or insecurity, those who adhere begin to develop a more concrete understanding of the functioning of the system, reducing initial negative perceptions. Such dynamics confirm the importance of practical experience in building institutional trust (EISENBERGER et al., 2002). The synthesis of the main findings is systematized in Table 1, allowing us to visualize the relationship between knowledge, adherence and satisfaction.

Table 1

Synthesis of the main findings of the research on FUNPRESP

Axis of analysis	Empirical results (percentages)	Analytical implications
Profile of the participants	100% with complete higher education; 77% with a postgraduate degree (specialization, master's, doctorate or post-doctorate)	It shows high educational capital and potential for more informed pension decisions
Length of public service	69% with more than 6 years of experience in the public service	Indicates consolidated careers and the need for long-term pension planning
Level of knowledge about FUNPRESP	71% declared that they knew little about the regime; Only 29% said they know it well or very well	Reveals relevant informational gap and low social security literacy
Joining FUNPRESP	64% did not join the regime; 36% are participants (normal or alternative assets)	Demonstrates low adherence, despite the existence of institutional incentives
Reasons for non-adherence	34% remained in the previous regime; 31% reported a lack of interest; 11% insecurity; 9% have another pension	Reinforces the influence of subjective factors and institutional trust
Type of membership among participants	69% voluntary adherence; 31% automatic adherence	Indicates greater presence of proactive social security behavior

Satisfaction among adherents	78% declared to be satisfied or very satisfied with FUNPRES P	Evidence of positive evaluation of the regime after accession
Factors associated with satisfaction	50% pointed to the institutional counterpart as the main motivator	Confirms the importance of organizational support
Central institutional challenge	Asymmetry between low general knowledge (71%) and high satisfaction among adherents (78%)	Indicates failure of communication and social security guidance
Implications for management	Need for systematic educational and informational actions	Repositions FUNPRES P as a strategic people management policy

Source: Survey data (2023).

The presence of the synoptic table allows us to observe, in an integrated way, the relationship between the participants' profile, levels of knowledge, adherence and satisfaction, functioning as a transition element between the presentation of the data and their analytical interpretation. The joint visualization of the results shows that the main institutional challenge does not necessarily lie in the quality of the complementary regime, but in the way it is understood and communicated to the civil servants.

From the perspective of people management, the results indicate that supplementary pension plans have not yet been fully consolidated as a strategic organizational policy. The absence of systematic social security guidance programs limits the potential of FUNPRES P as an instrument for career enhancement and planning, reinforcing the need for permanent educational actions.

Another relevant aspect concerns the coexistence of different social security regimes within the same institution, a factor that contributes to fragmented perceptions on the subject. Civil servants bound by previous rules tend to compare the current model with historical experiences of greater predictability, while new entrants are compelled to develop financial planning skills from the beginning of their careers.

This diversity of social security experiences reinforces the idea that normative changes produce lasting cultural and organizational effects. The evidence suggests that the transition to the logic of supplementary social security is not limited to legal adaptations, but involves gradual processes of resignification of public work and expectations of social protection.

The analysis also reveals that social security decisions do not occur in isolation, but are articulated with the way civil servants perceive the institution in which they work. The presence of informational support and clear communication tends to strengthen trust and willingness to adhere, while the absence of these elements contributes to conservative behaviors or decision-making postponement.

In this sense, the results reinforce the argument that supplementary pension should be understood as an integral part of the organizational experience of civil servants. More than a financial product, it is configured as a component of the people management policy,

influencing perceptions of appreciation and long-term planning.

Empirical evidence also allows us to observe that satisfaction among adherents is less related to immediate gains and more associated with the perception of future security and the recognition of institutional participation through financial compensation. This aspect indicates that symbolic elements of reciprocity remain relevant even in models that emphasize individual responsibility.

By reiterating the debates presented in the previous sections, the results indicate that the social security transition in the Brazilian public service represents a process under construction, marked by institutional advances, but also by communicational and cultural challenges. Understanding this complexity is essential for developing more effective organizational strategies.

Thus, the evidence presented suggests that the success of supplementary pension plans depends not only on its normative design or financial performance, but also on the ability of public institutions to promote informational environments that favor conscious decisions that are aligned with the expectations of civil servants.

In summary, the data reveal that public servants experience supplementary pension as part of a broader transformation in the meaning of the public career, in which individual planning and institutional support begin to coexist as central elements of professional experience.

This interpretation leads to the need to broaden the debate beyond the numbers, recognizing that supplementary pension represents, at the same time, a financial instrument and an organizational phenomenon. This perspective underlies the following section, dedicated to the expanded discussion of the implications of these findings for public management and for the future of labor relations in the public sector.

7 EXPANDED DISCUSSION: SUPPLEMENTARY PENSION, PUBLIC CAREER AND INSTITUTIONAL TRUST

Based on the evidence presented, it becomes possible to move towards a broader interpretation of supplementary social security as an organizational and symbolic phenomenon, which expresses broader changes in the relations between the State and the civil servant, requiring interpretations that go beyond the strictly normative dimension.

The creation of FUNPRESP and the limitation of social security benefits to the ceiling of the general regime represent milestones of transformation in the historical trajectory of the Brazilian public career. These changes alter expectations consolidated over decades, in which functional stability was associated with social security security guaranteed by the State.

Thus, supplementary social security redefines central elements of the civil servant's psychological contract, impacting perceptions of reciprocity and institutional protection (ROUSSEAU, 1995).

The coexistence of different social security regimes within the same public institutions reinforces the complexity of this process. Civil servants entering in different periods live under different rules, producing constant comparisons and varied interpretations of organizational justice and equity. Such a scenario contributes to the construction of divergent narratives about supplementary pension and directly influences the individual decision-making process.

The results of the research show that the low adherence to the complementary regime does not necessarily result from explicit rejection of the model, but from informational insecurity and difficulties in understanding. This finding dialogues with studies that highlight the influence of financial literacy on long-term decisions, especially in contexts of high technical complexity (LUSARDI; MITCHELL, 2014).

Paradoxically, the high levels of satisfaction among the adhering civil servants suggest that concrete experience with the regime tends to reduce perceptions of risk and increase confidence in the system. This duality shows that the main institutional challenge may lie less in the structure of the supplementary pension plan and more in the processes of communication and organizational education that precede the decision to join.

From the perspective of people management, this scenario points to an important shift: social security policies are no longer treated only as administrative issues and become part of organizational development strategies. The absence of systematic actions for social security guidance can generate informational gaps capable of compromising the effectiveness of public policies designed to ensure financial sustainability and social protection.

In addition, supplementary pension reveals how structural changes can influence the way civil servants project their professional trajectories. The need for individual long-term planning introduces a logic of personal accountability that is close to practices observed in the private sector, changing the traditional perception of the role of the State as a guarantor of future security (BRESSER-PEREIRA, 2010).

This transition does not occur homogeneously. Civil servants with different professional experiences, generational profiles, and levels of familiarity with financial instruments respond differently to social security changes. The heterogeneity observed reinforces the importance of management approaches sensitive to the specificities of internal audiences.

Another relevant aspect refers to institutional trust. Organizational studies indicate that

trust is built through consistent experiences, transparency, and perception of support. When institutional policies are perceived as clear and coherent, workers tend to develop greater commitment and openness to change (EISENBERGER et al., 2002). In this sense, supplementary pension can work both as a factor of strengthening and weakening the organizational bond.

The discussion also allows us to reflect on the role of public educational institutions in this process. As they are environments dedicated to the production and dissemination of knowledge, such organizations have strategic potential to promote social security education and foster more informed decision-making environments. However, the results suggest that this potential is not yet fully exploited.

The analysis of the data also indicates that supplementary pension acts as a symbolic marker of a broader change in the organizational culture of the public service. The logic of absolute predictability gives way to a dynamic in which planning, information and individual decision become valued skills in the professional trajectory.

In this context, people management assumes a mediating role between macrostructural policies and individual experiences of civil servants. The ability to translate complex standards into accessible and relevant information becomes a central element to reduce insecurities and promote choices aligned with the needs of workers.

The discussion also shows that social security decisions involve emotional and identity dimensions, in addition to economic calculations. Risk perception, experience with previous changes, and confidence in institutional stability significantly influence the choices made, reinforcing the importance of integrated approaches between management, communication, and organizational education.

By reiterating the arguments presented in the previous sections, it is observed that supplementary social security in the public service should be interpreted as part of a continuous process of redefining the role of the State and the expectations of civil servants. This transformation requires new forms of institutional support capable of balancing individual responsibility and collective protection.

The expanded discussion also allows us to identify that the high satisfaction among adherents can represent a strategic opportunity for public institutions. Positive experiences can be used as a basis for building clearer institutional narratives, contributing to reducing resistance and strengthening confidence in the complementary regime.

On the other hand, the maintenance of low levels of knowledge among a significant part of the civil servants indicates a risk of perpetuating informational inequalities, in which social security decisions come to depend more on individual access to information than on

structured institutional policies.

Thus, supplementary pension emerges as a privileged space to observe how macroeconomic and legislative changes materialize in the daily life of public organizations, influencing management practices and labor relations. This perspective reinforces the importance of interdisciplinary approaches capable of integrating economics, public administration, and organizational behavior.

In summary, the results and discussions presented indicate that the success of supplementary pension in the public service depends not only on its financial sustainability, but also on the construction of institutional trust and the strengthening of social security education strategies. People management, in this scenario, occupies a central position in the mediation between public policies and individual experiences.

Finally, the analysis reinforces that supplementary pension plans do not represent only a technical change, but a cultural transformation in Brazilian public careers, redefining expectations of social protection and requiring new organizational and individual skills. This understanding broadens the scope of the debate and paves the way for the final considerations presented in the next section.

8 FINAL CONSIDERATIONS AND IMPLICATIONS FOR PUBLIC MANAGEMENT

This chapter sought to analyze supplementary social security in the federal public service from a perspective that articulates institutional transformations, people management and concrete experiences of public servants. Throughout the discussion, it became evident that the recent changes in the Brazilian public pension system do not represent only normative adjustments, but broader processes of redefinition of the relationship between the State, public career, and social protection.

The legislative transformations observed in recent decades, especially the creation of FUNPRESP and the limitation of social security benefits to the ceiling of the general regime, have significantly changed the social security scenario of federal employees. These changes introduced a logic of greater individual accountability, requiring financial planning and decision-making in a field historically associated with predictability and institutional security.

The empirical data analyzed revealed that, despite the high level of training of the civil servants investigated, knowledge about supplementary pension remains unequal, indicating that the complexity of the topic still constitutes a relevant barrier to informed decisions. This result reinforces the importance of social security education as a central element of people management policies in the public sector.

At the same time, the high levels of satisfaction observed among the civil servants

adhering to FUNPRESP suggest that practical experience with the regime tends to reduce uncertainties and increase institutional confidence. This finding reveals an important paradox: while the lack of information limits initial adherence, the concrete experience of the system favors positive evaluations and perception of future security.

From the perspective of public management, the findings indicate that supplementary pension should be understood as a strategic organizational policy, capable of influencing career expectations, commitment, and perception of institutional appreciation. In this sense, the performance of the people management areas becomes essential to mediate the understanding of social security changes and promote more informed decision-making environments.

The evidence presented also suggests that institutional communication plays a decisive role in building the trust of civil servants. Technical information alone is not enough to promote effective understanding; It is necessary to develop continuous guidance strategies that translate complex standards into accessible content that contextualizes the reality of workers.

In addition, the analysis allows us to recognize that supplementary pension expresses a cultural transformation in public careers, marked by the coexistence between traditional expectations of stability and new demands for individual planning. This movement requires public institutions to be more sensitive to dealing with different generational profiles and professional trajectories, avoiding homogeneous approaches that disregard this diversity.

From a practical point of view, the chapter points to the need to institutionalize permanent social security education programs, integrated with civil servant development policies. Such initiatives can contribute to reducing informational asymmetries, strengthening decision-making autonomy and expanding the perception of organizational support.

In theoretical terms, the study contributes by bringing the debate on supplementary pension plans closer to discussions on psychological contracts, institutional trust and strategic management of people, broadening the view on a topic traditionally treated from legal or economic perspectives. This integrated approach allows us to understand social security as a constitutive dimension of the organizational experience in the contemporary public sector.

As limitations, the institutional focus of the study stands out, concentrated in a single public education organization, which restricts the generalization of the results. Even so, the evidence presented offers relevant clues for understanding similar processes in other federal public institutions.

In view of this, it is recommended that future investigations broaden the scope of

analysis, incorporating comparisons between different institutions and organizational contexts, as well as more in-depth qualitative approaches capable of exploring the subjective perceptions of civil servants about security, risk, and pension planning.

Finally, it is concluded that supplementary social security in the federal public service represents a strategic field for contemporary public management, as it articulates fiscal sustainability, social protection and individual career experiences. The success of this model depends, above all, on the ability of institutions to build transparent informational environments, foster trust and promote continuous social security education.

Thus, more than a financial mechanism, supplementary pension plans are a central element of the ongoing transformations in labor relations in the Brazilian public sector, requiring permanent reflection and integrated action between institutional policies and people management. In this sense, supplementary social security is consolidated as a strategic field for the formulation of institutional policies and for future research agendas on labor and public management in Brazil.

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