

# International Conference Towards a Savings and Investment Union (SIU)

 April 2025

 Brussels



## International Conference Towards a Savings and Investment Union (SIU)

**Date:** 28 March 2025

**Location:** Brussels

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**09:00 – 09:30 | Registration and Welcome Coffee**

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**09:30 – 09:40 | Opening Remarks**

**Aleksandra Mączyńska**, Managing Director, BETTER FINANCE (confirmed)

- Introduction to the topic and the importance of achieving a robust Savings and Investment Union (SIU), focusing on both retail investor participation and value for money.

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**09:40 – 10:00 | Keynote Speech: Enhancing Retail Participation in the EU Financial Markets**

**Maria Luís Albuquerque**, Commissioner, DG FISMA, European Commission (confirmed)

- Progress on the Retail Investment Strategy.
- Ensuring fair, transparent, and accessible investment opportunities.
- How EU policies aim to deliver value for retail investors and boost confidence in financial markets.

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**10:00 – 11:15 | Panel 1: Enhancing Retail Participation in the EU Financial Markets**

**Moderator:** Jella Benner-Heinacher, President, BETTER FINANCE (confirmed)

**Discussion Points:**

- Engaging more retail investors in EU financial markets and addressing the lack of trust.
- The role of digital solutions in reducing barriers to entry.
- Improving accessibility and transparency of investment products for retail investors.

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**11:15 – 11:40 | Coffee Break**

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**11:40 – 12:00 | Keynote Speech: Combating Fraud and Scams: The Role of Financial Literacy and Collective Redress**

**Markus Ferber**, Member of the European Parliament, ECON Committee Member (TBC)

- The EU's role in improving investor education and financial literacy across member states, with a focus on preventing fraud and scams.

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- Challenges and opportunities in promoting investor education at the EU level, particularly in addressing the risks posed by fraud and scams in the digital economy.
- How investor education and financial literacy are critical components of retail investor protection and consumer empowerment, helping to safeguard against scams and fraud.
- The role of the EU in supporting collective redress mechanisms to help defrauded investors seek justice and strengthen consumer protection.

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## 12:00 – 12:45 | Fireside Chat: Protecting Retail Investors in the Age of Fraud and Scams

This fireside chat will explore the protection of retail investors, focusing on fraud prevention, scam protection, and the role of investor education. Topics will include how financial literacy can prevent fraud, and collective redress mechanisms as a way to seek justice for defrauded investors.

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## 12:45 – 13:40 | Lunch

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## 13:40 – 14:00 | Keynote Speech: Delivering Value for Money in EU Financial Markets

**Aurore Lalucq**, Member of the European Parliament, Chair of the ECON Committee (TBC)

- Legislative initiatives to strengthen retail investor participation: enhancing access to financial markets while ensuring fairness and transparency.
- Value for Money (VfM) in financial products: ensuring products deliver appropriate returns relative to their cost, are fit for purpose, and avoid excessive fees.
- Impact on retail investors: how VfM boosts trust, prevents return erosion, and enables better-informed investment decisions.
- Driving financial literacy and sustainability: the role of transparency and education in fostering confidence and aligning with sustainability goals.

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## 14:00 – 15:15 | Panel 2: Delivering Value for Money in EU Financial Markets

**Moderator:** Sébastien Commain, Policy Officer, BETTER FINANCE (confirmed)

### Discussion Points:

- Defining Value for Money (VfM): Establishing benchmarks for VfM, focusing on costs, returns, and alignment with retail investors' needs.
- Regulatory initiatives to promote VfM: Exploring how legislation and supervisory actions can drive the creation of value-driven financial products.
- Improving competition to allow better VfM for consumers.
- Transparency and informed decision-making: Ensuring retail investors have clear information on fees, costs, and product performance to identify VfM products.

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- Challenges in delivering VfM: Addressing hurdles faced by the financial industry in balancing profitability with delivering VfM for investors.
- Building trust through industry standards: Promoting best practices within the financial sector to boost confidence and foster long-term retail participation.

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## 15:15 – 15:30 | Closing Remarks: Towards a Savings and Investment Union

**Guillaume Prache**, Founder and Senior Adviser, BETTER FINANCE (confirmed)

- Summarising outcomes from the discussions.
- Recommendations for policymakers and stakeholders on retail participation and delivering value for money.