

Future-Proofing Pensions: Creating Sustainable and Adequate Private Retirement Systems in Europe

28 November 2024

European
Retirement Week

HANSE-OFFICE

BF BETTER FINANCE
The European Federation of Investors and Financial Services Users
Fédération Européenne des Epargnants et Usagers des Services Financiers

CFA Institute

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Future-Proofing Pensions: Creating Sustainable and Adequate Private Retirement Systems in Europe

Part of European Retirement Week 2024 | ERW2024

Thursday 28 November 2024 | Location: [Hanse-Office](#), Avenue Palmerston 20, B-1000 Brussels

Draft Programme:

08h30 Registration and Coffee

09h00 **Welcome:** **Andreas Dressel**, Minister of Finance, Free and Hanseatic City of Hamburg

09h05 **Introduction:** **Aleksandra Mączyńska**, Managing Director, BETTER FINANCE

09h10 **Keynote Address:** **Jan Ceysens**, Head of Capital Markets Union Unit, DG FISMA, European Commission

09h30 **Panel 1: Golden Years on a Green Planet: Maximising Financial and Environmental Returns Through Pension Investments**

Introduction: **Fausto Parente**, Executive Director of the European Insurance and Occupational Pensions Authority (EIOPA)

Moderator: **Josina Kamerling**, Head of Regulatory Outreach EMEA, CFA Institute

- Dynamic asset allocation and life cycle: What obstacles to investing more pension savings into equity?
- Sustainability risk in pension investment: Climate-related financial risks and pension investments; How can saving for my pension impact climate change?
- Can pan-European pensions plans challenge the high cost-low performance status quo of European markets?

Panellists:

- **Tilman Lueder**, Head of Insurance & Pensions Unit, Directorate-General for Financial Stability, Financial Services & CMU, European Commission
- **Alwin Oerlemans**, Head of Product Management, APG Asset Management
- **Fausto Parente**, Executive Director of the European Insurance and Occupational Pensions Authority (EIOPA)
- **Ján Šebo**, Senior Researcher, Matej Bel University, Faculty of Economics, Chief Research Officer, Orange Envelope, and Economist, Government of the Slovak Republic
- **Lucia Silva**, Group Chief Sustainability Officer, Generali **(TBC)**

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- **Katarina Thorslund**, Deputy CEO, Head of Customer Relations, Alecta **(TBC)**

11h00 **Presentation:** "The Devastating Impact of Investment Fraud: Protecting EU Citizens' Savings and How to Combat It" | **Zoltán Kormányos**, General Counsel, BrokerChooser

11h15 Coffee Break

11h45 **Presentation:** "Will you afford to retire? | The Real Return of Long-term and Pension Savings | 2024 Edition" | **Sébastien Commain**, Policy and Research Officer, BETTER FINANCE

12h15 **Panel 2: We All Want to Retire (Someday): Can Private Plans Secure Adequate Pensions for Everyone?**

Introduction: **Dana Bachmann**, Head of Unit for Social Protection, Social Rights and Inclusion, DG for Employment, Social Affairs and Inclusion, European Commission

Moderator: **Sébastien Commain**, Policy and Research Officer, BETTER FINANCE

- Gender gap:
 - How can we avoid earnings-based pension systems to reproduce and worsen in retirement the gender gap in labour income?
 - What compensation can be offered to carers for the loss of pension rights resulting from care-related leave?
- Financial inclusion:
 - How can we increase the coverage of occupational pensions in an *uberized* world?
 - How to save for your pension when you live on minimum salary?
 - Can PEPP become a universal basic pension product?

Panellists:

- **Alexander Bogensperger**, Head of Group Regulatory Affairs, Allianz **(TBC)**
- **Dana Bachmann**, Head of Unit for Social Protection, Social Rights and Inclusion, DG for Employment, Social Affairs and Inclusion, European Commission
- **Gertrude Pils**, Vice-Chair, PEKABE
- **Rick Redding**, CFA, CEO, Index Industry Association **(TBC)**
- **Rainer Riess**, Senior Advisor, Federation of European Securities Exchanges. (FESE)

13h45 **Closing Speech:** Aleksandra Mączyńska, Managing Director, BETTER FINANCE

14h00 Networking Lunch