

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

28 November 2024

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



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European
Retirement Week

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

Part of European Retirement Week 2024 | ERW2024

Thursday 28 November 2024 | Brussels, exact location to be decided

Draft Programme:

08h30 Registration and Coffee

09h00 **Welcome:** Aleksandra Mączyńska, Managing Director, BETTER FINANCE

09h05 **Keynote Address:** Enrico Letta, President of the Jacques Delors Institute and former Italian Prime Minister

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

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11h00 **Keynote Speech:** Chair, Committee on Economic and Monetary Affairs, European Parliament

11h20 Coffee Break

11h50 **Presentation:** Will you afford to retire? | The Real Return of Long-term and Pension Savings | 2024 Edition

12h10 **Panel 2: We All Want to Retire (Someday): Can Private Plans Secure Adequate Pensions for Everyone?**

Introduction: **Stefano Scarpetta**, Director for Employment, Labour and Social Affairs, OECD

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 you pension when you live on minimum salary?
 - Can PEPP become a universal basic pension product?

Panellists:

- **Alexander Bogensperger**, Head of Group Regulatory Affairs, Allianz
- **Katarina Ivanković Knežević**, Director, 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
- **Stefano Scarpetta**, Director for Employment, Labour and Social Affairs, OECD

13h40 **Closing Speech:** Aleksandra Mączyńska, Managing Director, BETTER FINANCE

13h45 Networking Lunch