

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



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Getting to Know Our Speakers



Dana Bachmann

Head of Unit for Social Protection, Social Rights and Inclusion, DG for Employment, Social Affairs and Inclusion, European Commission

Dana-Carmen Bachmann is currently Head of Unit in the Directorate General Employment, Social Affairs and Inclusion at the European Commission, being responsible for the modernisation of social protection policies, including access and adequacy of pensions, long-term care and health. Prior to this, Dana was Head of Unit in DG EMPL and DG EAC and was responsible for Vocational Education and Training, Apprenticeships and Adult Learning. Before her work at the European Commission, Dana worked as a lawyer at the European Court of Human Rights. Dana has a bachelor's degree in law from the Faculty of Law in Bucharest, a bachelor's degree in European law from the University Paris I, and master's and postgraduate studies in international law and international relations and conflict resolution.



Jan Ceyssens

Head of Capital Markets Union Unit, DG FISMA, European Commission

Jan Ceyssens is Head of the "Capital Markets Union" Unit in the Directorate General for Financial Stability, Financial Services and Capital Markets Union at the European Commission. He was previously Head of the "Digital Finance" Unit, Member and Deputy Head of the Cabinet of Vice President Dombrovskis and Member of the Cabinet of Vice-President Barnier, and Team Leader for Financial Supervision at the European Commission's Internal Markets and Services Directorate General. Jan has been working at the European Commission since 2006, initially in the Directorate General for Competition's Cartels Enforcement Directorate and since 2009 in the Internal Markets and Services Directorate General. He graduated in law from Humboldt University in Berlin and holds a master's degree in European law from King's College London.



Andreas Dressel

Minister of Finance, Free and Hanseatic City of Hamburg

Andreas Dressel is the Minister of Finance of the Free and Hanseatic City of Hamburg. He has been involved in politics for over 3 decades now as part of the Social Democratic Party (SPD). Since 2004, he has been working as a lawyer in the higher administrative service of the Free and Hanseatic City of Hamburg, ultimately becoming Head of the Division. In 2011, Andreas became a member of the Hamburg Parliament, during which time he served on numerous committees and parliamentary groups. In the 2015 state elections, he was confirmed as Group Chairman of SPD. Since 2018, Andreas has been a state representative at the Bundesrat, where he is part of the Finance Committee. He studied law at the University of Hamburg and completed his legal training in Hamburg and Los Angeles. Andreas has a doctorate in law from the University of Hamburg on the topic of citizen requests and referendums in the Hamburg districts.



Roger H. Hartmann

**Board Director, European Financial Planning Association (EFPA),
Board Chairman, EFPA Luxembourg**

Roger H. Hartmann is the Board Director at the European Financial Planning Association (EFPA) as well as the Board Chairman at EFPA Luxembourg. Roger is an experienced Senior Banker with over 41 years of exposure to various financial centres in Europe, the Middle East, Africa, Asia and the Americas. As Group CEO, Roger collected numerous experiences with growth strategies, development of new markets (including new frontier markets), hub strategies, mergers & acquisitions, transformation of the business model, outsourcing (including BPO and offshoring), cost management (fit for future programs), as well as acute crisis management and spin-offs/liquidations. He is also a visiting professor for several universities and an independent director at several banks in Europe and other firms related to the financial industry. He is an Advisory Board member in several entities in Europe and Asia. Roger holds a master's degree in economics from the University of Lausanne.



Josina Kamerling

Head of Regulatory Outreach EMEA, CFA Institute

Josina Kamerling is Head of Regulatory Outreach for the Europe, Middle East, and Africa (EMEA) region for CFA Institute. She is responsible for supporting CFA Institute policy development in the region, advancing the impact of advocacy efforts, and promoting capital market integrity and investor protection issues. She is a member of the ESMA consultative working groups for the Secondary Markets Standing Committee and the Investor Protection and Intermediaries Standing Committee. She is also a member of the European Commission Stakeholder Forum on Crowdfunding. Within CFA Institute, she is a member of the task forces on financial education and pensions, promoting the debate on ethics by serving as a jury member for the Robin Cosgrove Prize: Ethics in Finance. Prior to joining CFA Institute, Josina was a specialist adviser on financial services in the European Parliament for six years, advising most significantly the Economic and Monetary Affairs Committee and the Special Committee on the Financial, Economic, and Social Crisis. Before this, she was a banker for 15 years in various functions and locations. Josina holds a Bachelor of Arts with Honours in Law and Modern Languages from Cambridge University.



Zoltán Kormányos

General Counsel, BrokerChooser

Zoltán Kormányos is General Counsel at BrokerChooser, a fintech startup focused on comparing brokerage and financial services. In this role, he provides legal and regulatory guidance for broker-dealers, neobanks, robo-advisors, and crypto service providers, assisting with product development and partnership agreements. Before joining BrokerChooser, Zoltán worked at BlackRock as a lawyer within the EMEA Funds Legal Team. He also served as a Trainee Judge at the Administrative and Labour Law Department at the Supreme Court of Hungary. Zoltán holds a master's of law in banking law and financial regulations from the London School of Economics and Political Science and a Doctor of Law from Eötvös Loránd Tudományegyetem.



Tilman Lueder

Head of Insurance & Pensions Unit, Directorate-General for Financial Stability, Financial Services & CMU, European Commission

Tilman Lueder is Head of Insurance & Pensions Unit, Directorate-General for Financial Stability, Financial Services & CMU at the European Commission. During his career at the European Commission, he was Head of Securities Markets, where he led a team of 16 capital markets experts, and Head of Asset Management, leading a team of 12 experts on European investment funds. Prior to this, he was Head of the Copyright Unit of the Directorate General for the Internal Market, while in 2002, he became the spokesperson for Commissioner Mario Monti, responsible for Competition. Before joining the European Commission, he worked as an associate at Cleary Gottlieb Steen and Hamilton LLP, where he worked on European and German antitrust and merger control issues. Tilman holds a law degree from the University of Tübingen, a diploma of European Legal Studies from the College of Europe, and a Doctor of Law from the University of Tübingen.



Aleksandra Maczyńska

Managing Director, BETTER FINANCE

Aleksandra Maczyńska is the Manager Director at BETTER FINANCE. Aleksandra has extensive experience in managing international projects, including EU-funded capacity-building initiatives. Additionally, she contributes to various EU expert groups, including DG Just Consumer Policy Advisory Group, ESMA's Securities and Markets Stakeholder Group and Sustainability Standing Committee Consultative Working Group, as well as EIOPA's Occupational Pensions Stakeholder Group and United Nations's Civil Society Advisory Body of the Principles for Responsible Banking. Before joining BETTER FINANCE, she was the Deputy Director of the International Relations and Communication Department of the Polish Consumer and Competition Watchdog. As a Fellow of the Robert Bosch Foundation Programme for Young Executives from the Public Sector, she worked at the Division for World Bank International Monetary Fund, Debt Issues, and International Finance Structure at the German Federal Ministry for Economic Cooperation and Development. She was an expert at various EU Council's Working Parties, such as the WP on Financial Services and WP on Competitiveness and Growth, as well as the European Commission's Working Groups and Advisory Committees.



Alwin Oerlemans

Head of Product Management, APG Asset Management

Alwin Oerlemans is the Head of Product Management at APG Asset Management. Alwin has been part of APG since 2006, holding various positions in strategy and business development. Prior to this, he worked at NIBC Bank, where he was involved in financial markets and pension fund risk management. He also worked at the Treasury of the Dutch Ministry of Finance. Alwin takes part in the Editorial Boards of several pension publications and regularly teaches on pension management and innovation. Throughout his career, Alwin has written several articles on pension design, risk management and IORPs. Alwin holds a master's degree in Operations Research and Econometrics from Erasmus University Rotterdam, a PhD in Quantitative Economics from Maastricht University. He is also a CFA and FRM (Financial Risk Manager) charter holder.



Fausto Parente

Executive Director, European Insurance and Occupational Pensions Authority (EIOPA)

Fausto Parente is the Executive Director of the European Insurance and Occupational Pensions Authority (EIOPA). Fausto has a distinguished career in supervisory regulations and policies at the national and international levels. Before his current role, he was Head of the Supervisory Regulation and Policy Directorate at the Italian Insurance Supervisor, IVASS – Istituto di Vigilanza sulle Assicurazioni. His extensive experience includes serving as the Alternate Member of the EIOPA Board of Supervisors and as a member of the Advisory Technical Committee of the European Systemic Risk Board (ESRB). During Italy's Chairmanship in the EU Council in the second half of 2014, he chaired the Council's working group on Insurance Mediation Directive negotiations. Fausto's contributions extend globally, having served as an alternate member in the Technical and Financial Stability Committees of the International Association of Insurance Supervisors (IAIS). Additionally, he is the author of several publications on insurance supervision. Fausto holds a degree in Economics from the University Federico II, Naples, while he also attended numerous postgraduate courses in management, European Community law, and the economy and finance of insurance undertakings.



Gertrude Pils

Vice-Chair, PEKABE

Gertrude Pils is the vice-chair of PEKABE, the Federation of the Occupational Pension Fund Participants in Austria. Prior to her current role, she was the Chair of the Supervisory Board of Wiener Sozialdienste. As CEO and Chair of the Supervisory Board of the Europa Real Estate Investment Fund, she spearheaded the successful revival of a collapsed €100+ million fund. In the past, Gertrude held leadership roles in UniCredit, including Managing Director and CEO of UniCredit Turn-Around Management CEE, Global Head of Cross Border Business Management at UniCredit. She was also part of UniCredit Bank Austria AG for 15 years, holding various senior management positions, focusing on cross-border business management, corporate equity participation, and international planning and controlling. Gertrude has an engineering degree in mathematics from Graz University of Technology and a bachelor's degree in business administration and economics from WU Vienna University of Economics and Business.



Bruno Rosenbaum

Partner, Kahn, Swick, & Foti

Bruno Rosenbaum is a partner of Kahn, Swick & Foti (KSF) and Head of the Firm's International Client Services & Development division, where he advises the firm's diverse international clients in domestic and non-domestic securities litigation. His practice focuses on helping European asset managers and pension funds recover financial losses through securities litigation in the U.S. and globally. Bruno specializes in complex securities fraud litigations, class actions, international financial regulation, and securities law to enhance corporate governance and protect institutional investors against misconduct and fraud. Bruno is a licensed attorney in New York, Paris and Luxembourg. Bruno holds a master's of law degree from Columbia Law School, an MBA and a Master II from Paris-Panthéon-Assas University, and a Master I and Licence in Business Law from the University of Paris I: Panthéon-Sorbonne.



Rainer Riess

Senior Advisor, Federation of European Securities Exchanges. (FESE)

Rainer Riess is a Senior Advisor at the Federation of European Securities Exchanges (FESE) and an independent advisor to exchanges and financial services companies. From 2014 to 2024, he was Director General of FESE and also served on the ESMA Securities and Markets Stakeholder Group (SMSG). For many years, Rainer served as Vice Chairman of the Board of the Frankfurt Stock Exchange and was responsible for the cash market business of Deutsche Börse AG. During his career at Deutsche Börse, he created and managed markets and drove changes in European corporate governance and accounting practice, financial market regulation and supervision of market players. Major initiatives include running the cash market in a competitive MiFiD environment and financial market crises, the creation of DTB Deutsche Terminbörse /Eurex, developing European primary markets (Neuer Markt, indices, corporate governance and regulation), the launch of the Xetra electronic trading system and the CCP as well as the creation of the European ETF and structured products markets. Rainer holds a master's in economics from Johann Wolfgang Goethe University in Frankfurt and an MBA from the University of Miami (Fulbright Scholar).



Ján Šebo

Senior Researcher, Matej Bel University, Chief Research Officer, Orange Envelope, and Economist, Government of the Slovak Republic

Ján Šebo serves as a senior economist for the Government Office of Slovak Republic, responsible for pension reform and sound public finance and leads the public sector performance project at the governmental Institute for Strategies and Analyses. Since 2008, he has worked in the Financial Services User Group at the European Commission and as a member of the Occupational Pensions Stakeholder Advisory Group at EIOPA (Frankfurt, Germany). He is the co-author and head of research at the Orange Envelope® - a fintech application oriented on personal wealth management and pension tracking system. Ján is also part of the BETTER FINANCE Scientific Council. He has been a member of many working and expert committees focusing on pensions policy and financial sector regulation at home and abroad. His publication activities focus on pension systems, personal pension products, investment strategies and wealth-creation processes based on microsimulation techniques and application of AI. He holds a law degree with a focus on economic, financial and monetary law. Ján has a master's degree in public economics and PhD in Economics.



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