

30 November 2023
10.00-12.00 CET

Pensions Report Roundtable |
Will you afford to retire? |
How to ensure better pension adequacy.

Co-funded by the
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30 November | BETTER FINANCE Pensions Report Roundtable

Will you afford to retire? How to ensure better pension adequacy.

Location: Euronext, 1 Rue du Marquis, 1000 Brussels

Time: 10h00 – 12h00

For a decade, BETTER FINANCE has flagged the persistently low real returns in EU long-term and pension savings. As government and occupational pensions dwindle, Public Authorities urge earlier and increased savings for retirement. Yet, this advice often disregards a fundamental issue: inadequate, sometimes negative, long-term real returns after inflation.

BETTER FINANCE reports disprove the claim that capital market performance is to blame for poor returns. Policymakers call for extended savings, but pension funds often lag due to high fees and commissions.

This year's BETTER FINANCE study reaffirms that, on average, most long-term and pension savings fall far below capital market returns. The risk to pension adequacy is substantial.

In response, BETTER FINANCE hosts a roundtable with European pension experts, exploring strategies for bolstering pension adequacy. Their guiding question: "Will you afford to retire?"

Roundtable

Welcome Speech: Benoit van den Hove, CEO Euronext Brussels

- **Aleksanda Maczynska**, Acting Managing Director, BETTER FINANCE
 - Introduction
- **Sébastien Commain**, Research and Policy Office, BETTER FINANCE
 - The 2023 BETTER FINANCE Report on the Real Return of Long-Term and Pension Savings.

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- **Valérie Mariatte-Wood**, Head of Consumer Protection, European Insurance and Occupational Pensions Authority (EIOPA)
 - Costs and Past Performance Report
- **Guillaume Prache**, Senior Advisor, BETTER FINANCE
 - The French Case
- **Johan Florén**, Chief ESG and Communication Officer, AP7
 - Best-in-class | The Swedish Case
- **Matthies Verstegen**, Head of Brussels Office, Pensioenfederatie
 - The Dutch Case