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 Ceyssens**, 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)**
- **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 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 **(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