

Database of Pension Plans and Products in the EEA

OPSG meeting
Frankfurt, 25 April 2013

- unique resource providing a comprehensive snapshot of the European pensions' landscape
- multi-purpose tool for EIOPA further work in the pensions' area

- focus on qualitative and structural features of occupational and personal pensions
- non-public arrangements and investment vehicles having an explicit objective of retirement provision according to national law (SLL or tax)
- pillar 1bis pensions in CEE countries are included
- plans/products defined in the legislation but not yet operational are also included
- pension plans managed by the State or public entities (1st pillar pensions) and “pure” annuities are excluded
- contains some quantitative information as well

- *Excel spreadsheet* – Database itself
- *Guide for compilation* - methodology
- *Statistical summary:*
 - ✓ tables and charts showing distribution of pension plans/products by their various features
 - ✓ includes a simplified list of plans/products with their main features
 - ✓ general and country-specific disclaimers

- 132 types of pension plans/products
- 33 qualitative variables:
 - ✓ name
 - ✓ applicable EU law
 - ✓ Occupational vs. personal,
 - ✓ DB vs. DC,
 - ✓ type of financial vehicle,
 - ✓ distribution channels etc.
- 11 quantitative variables:
 - ✓ number of plans/products, number of active members,
 - ✓ value of assets/technical provisions
 - ✓ for 2010 and 2011
 - ✓ sub-kinds & latest available data

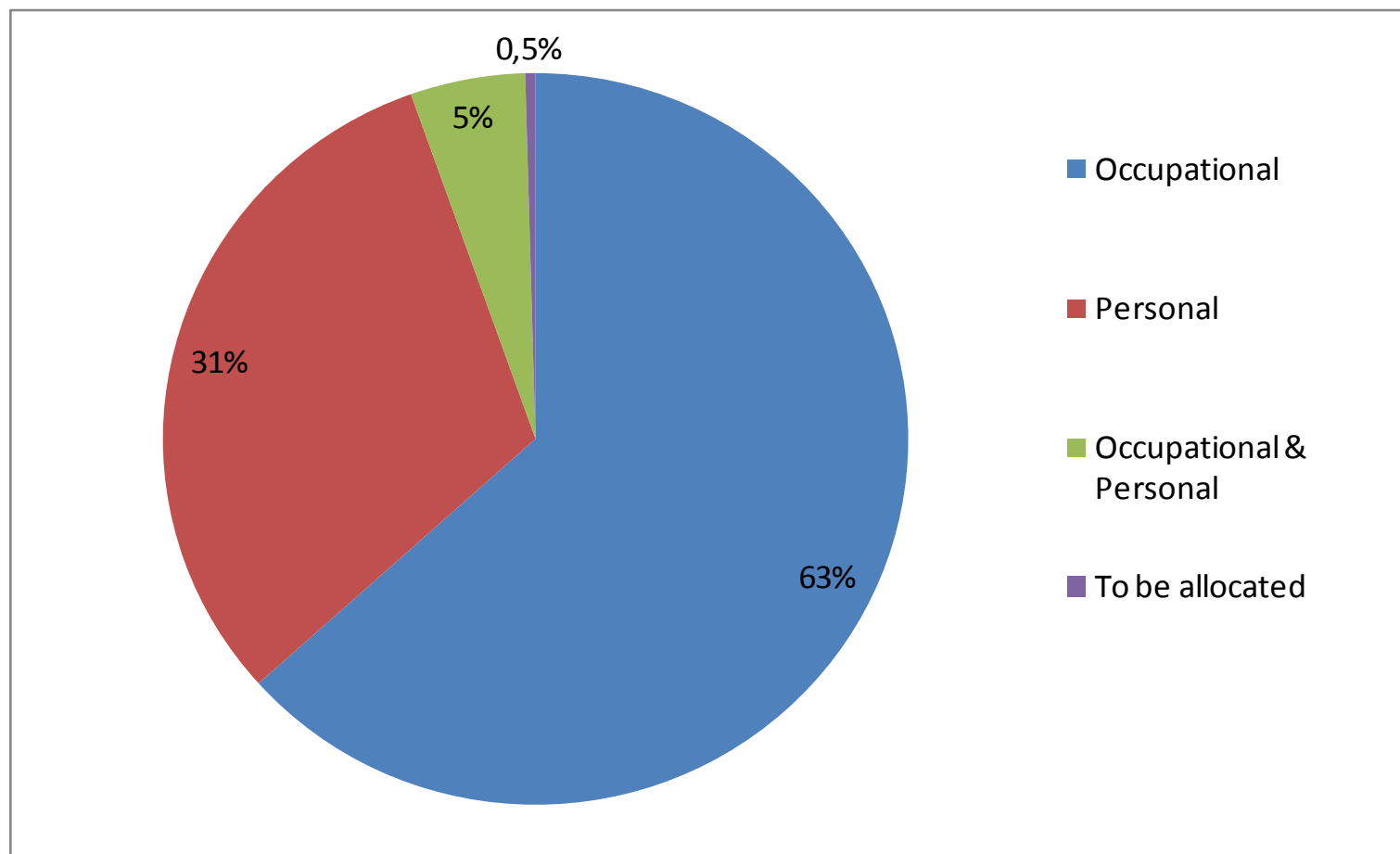
Types of plans by country

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Countries	Types of plans/products (Level 1)	Types of plans/products (Level 2)
AT	4	7
BE	5	21
BG	4	4
CY	2	2
CZ	5	6
DE	8	17
DK	4	5
EE	4	7
ES	5	7
FI	3	3
FR	9	15
GR	2	3
HU	4	4
IE	3	5
IS	4	4
IT	6	11
LI	3	6
LT	8	8
LU	5	12
LV	2	3
MT	2	4
NL	4	7
NO	7	13
PL	7	7
PT	6	11
RO	2	2
SE	5	16
SI	4	4
SK	2	2
UK	3	5
Total	132	221

Statistical summary: Occupational vs. personal

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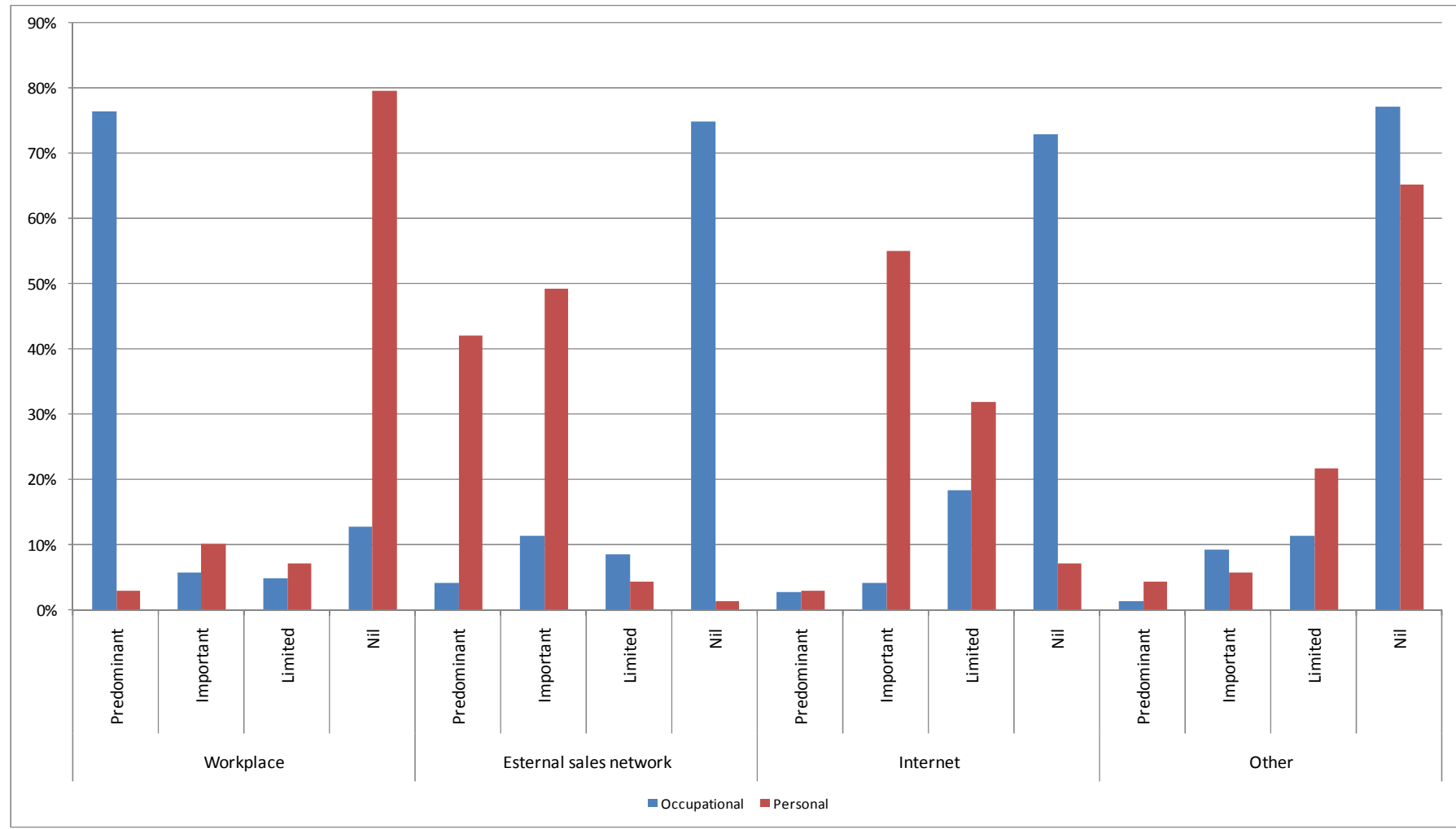
Statistical summary: Source of contributions

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		Employer Contribution					Total
Pension plans		Mandatory	Voluntary	Both possible	Not possible	To be allocated	
Member contribution	Mandatory	21	6	3	16		46
	Voluntary	29	52	8	24		113
	Both possible	9	1	11	3		24
	Not possible	20	8		2		30
	Other	4		2			6
	To be allocated		1			1	2
Total		83	68	24	45	1	221

Statistical summary:

Distribution channel to members ειοπα



Statistical summary: DB vs. DC

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MS	DB vs DC							Total
	DB	DB cont. based	DC	DC with guarant.	Hybrid	Other	To be allocated	
AT	3		1	3				7
BE	6	4	2	4	5			21
BG			2	2				4
CY	1		1					2
CZ	1		3	1			1	6
DE	5	11	1					17
DK	1		4					5
EE	1		4	2				7
ES	4		2			1		7
FI	2		1					3
FR	2	1	7	5				15
GR	1		2					3
HU	1		1	1		1		4
IE	1		3		1			5
IS	2		2					4
IT	2		7	1		1		11
LI	1		2	1	2			6
LT		2	6					8
LU	4		5	1	2			12
LV	1		2					3
MT	2		2					4
NL	1		4	2				7
NO	7		4	2				13
PL			7					7
PT	4		7					11
RO			1	1				2
SE	5		4	7				16
SI		1		3				4
SK			1	1				2
UK	1		3		1			5
Total	59	19	91	37	11	3	1	221

Simplified list – Annex 1



COUNTRY	CODE PENSION PLAN/PRODUCT (level 1)	NAME OF THE PENSION PLAN/PRODUCT	CODE PENSION PLAN/PRODUCT (level 2)	OCCUPATIONAL vs PERSONAL-	DC vs DB	APPLICABLE EU LAW
AT	AT 1	<i>Pensionskasse</i>	AT 1.1	O	DC	IORP
			AT 1.2	O	DB	IORP
	AT 2	<i>Betriebliche Kollektivversicherung</i>	AT 2.1	O	DC with guarantees	LAD
			AT 2.2	O	DB	LAD
	AT 3	<i>Lebensindividual und Gruppenrentenversicherung</i>	AT 3	O & P	DC with guarantees	LAD
	AT 4	<i>DirekteLeistungszusagen</i> Book-reserve schemes	AT 4.1	O	DB	NEL
			AT 4.2	O	DC with guarantees	NEL
BE	BE 1	<i>IRP (Institutions de Retraite Professionnelle)</i>	BE 1.1	O	DB contribution based	IORP
		<i>IBP (Instelling voor Bedrijfspensioenvoorziening)</i>	BE 1.2	O	DB	IORP
		Company pension plan operated by an IORP	BE 1.3	O	Hybrid	IORP
		Industry-wide pension plan operated by an IORP	BE 1.4	O	DB contribution based	IORP
			BE 1.5	O	DB	IORP
			BE 1.6	O	Hybrid	IORP
		Pension plan for self-employed persons operated by an IORP	BE 1.7	O	DC with guarantees	IORP
			BE 1.8	O	DB	IORP
			BE 1.9	O	Hybrid	IORP
	BE 2	Company pension plan operated by an insurance company (through branche 21 or 23 group insurance)	BE 2.1	O	DB contribution based	LAD
			BE 2.2	O	DB	LAD
			BE 2.3	O	Hybrid	LAD
		Industry-wide pension plan operated by an insurance company (through branche 21 or 23 group insurance)	BE 2.4	O	DB contribution based	LAD
			BE 2.5	O	DB	LAD
			BE 2.6	O	Hybrid	LAD
		Pension plan for self-employed persons operated by an insurance company through branche 21 life insurance	BE 2.7	O	DC with guarantees	LAD

EIOPA asks OPSG for comments on the Database

<https://eiopa.europa.eu/publications/database-of-pension-plans-and-products-in-the-eea/index.html>

Thank you

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