

EAPSPI- Annual Conference in Donostia-San Sebastián Claudia Wegner-Wahnschaffe, 24.11.2023



How to explain pensions

What do people know about old age provision...

- Provision comes from different sources and even basic knowledge how pensions work is often missing
- Problems to distinguish the pillars and systems (orientation)
- Customer centric approach helps to provide better information









The Digital Pension Overview shall help...

...citizens to get a better picture of the pension income they can expect in their old ages...

By tracing, finding, checking and dealing with their pensions (according to their age), planning retirement and taking care

- DIGITALLY online and at any time
- Using one single platform
- Presented in an understandable and structured manner



Development of Pension Tracking Systems





























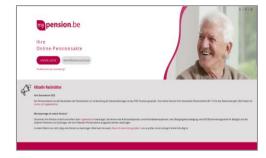












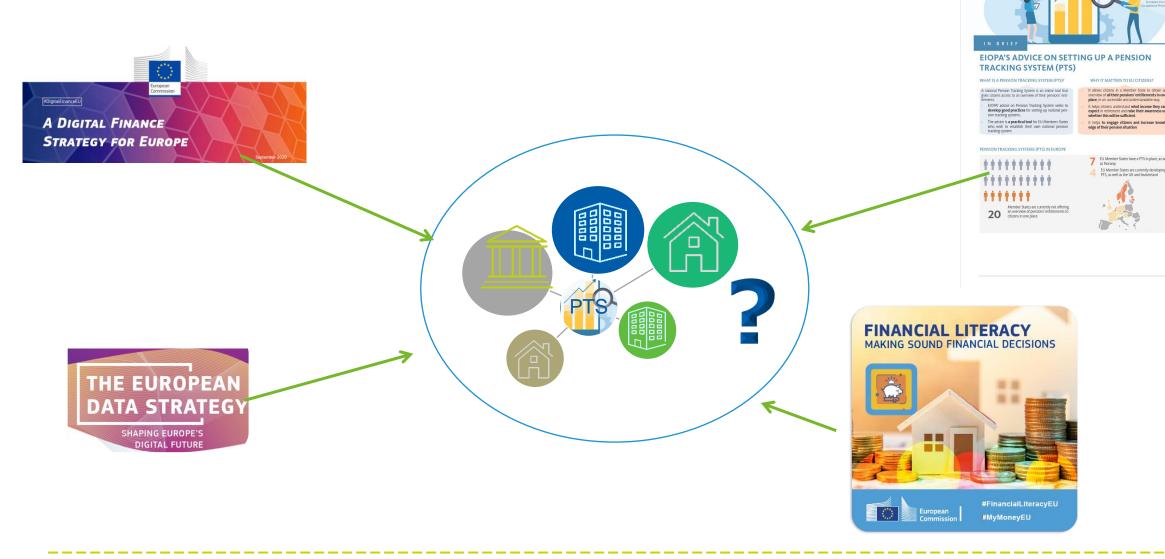


EIOPA Technical Advice on PTS (2021)

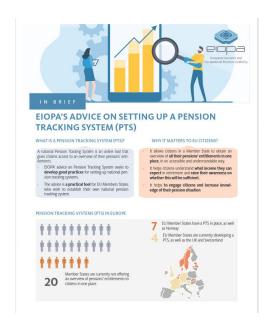
- Each PTS has to define its purpose and customer value in dependency of the national pension landscapes and strategy for old age provision – minimum solution is a download of the overview for the purpose of getting consultation
- Possible tools to integrate: what happens if...? (learning tool to understand the impact of different parameters like the start of retirement or increasing premiums or higher salary on pensions)
- Trust of users is most important, therefore neutral and trustworthy information
- EIOPA report shows examples for additional Customisation: digital todo-list or life situation related information like in ETS/FYP



Role of PTS/ETS



Definition of role for PTS/ETS



Recommendations regarding Governance

A well-governed PTS is based on principles of good governance:

- Independence, credibility, proportionality and transparency.
- A PTS should be seen as a public good: free of charge for users, aiming to foster citizens' trust;
- Building a PTS requires a progressive implementation on how best to roll out and scale up the service.

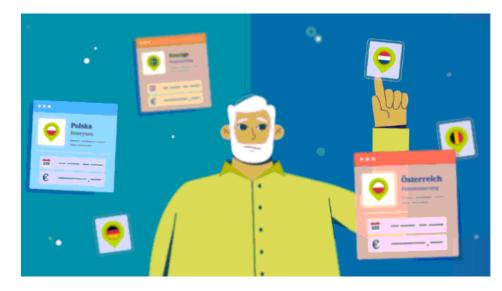






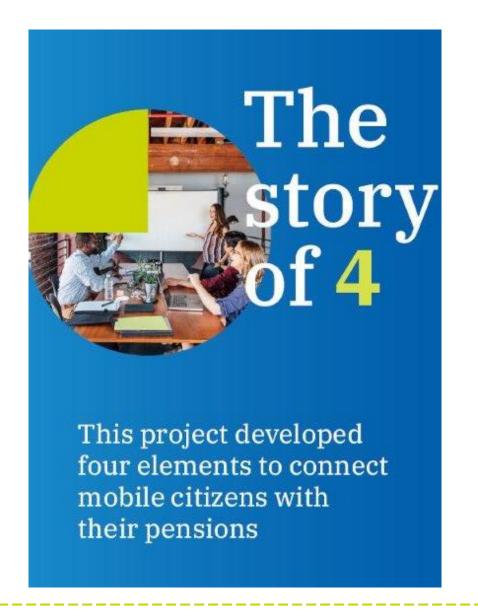
Build up a European Tracking Services

- Pilotproject 2019 2022
- Basic principle: connect existing PTS with ETS and support to build more
- ETS Association founded in 2022:
 9 members, 4 PTS, 4 Pension
 providers/institutions, AEIP
- Rollout phase planned with funding of the EU
- Not in scope of FiDA regulation, more efficient solution



Videos on the ETS scope and functionalities: https://www.findyourpension.eu/ets-explanatory-videos





Put yourself in a mobile worker's shoes





