

# Green Paper towards adequate, sustainable and safe European pension systems

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The Commission invites all interested parties to respond to the questions set out in the Green Paper on pensions by 15 November 2010, by means of the structured questionnaire below. The full paper is available here: <http://ec.europa.eu/social/main.jsp?langId=en&catId=89&newsId=839&furtherNews=yes> . Note that each question on the online questionnaire below allows free text answers to be up to 2000 characters long and that there is also a space for general comments up to this same length (note you can cut and paste pre-prepared answers - up to the 2000 character limit - into the free text boxes if you find this more convenient). Please note, received contributions, together with the identity of the contributor, will be published on the Internet, unless the contributor objects to publication of the personal data on the grounds that such publication would harm his or her legitimate interests. In this case the contribution may be published in anonymous form. Otherwise the contribution will not be published nor will, in principle, its content be taken into account.

## Please provide us with some information about yourself

Are you replying as an individual or on behalf of an organisation? (compulsory)

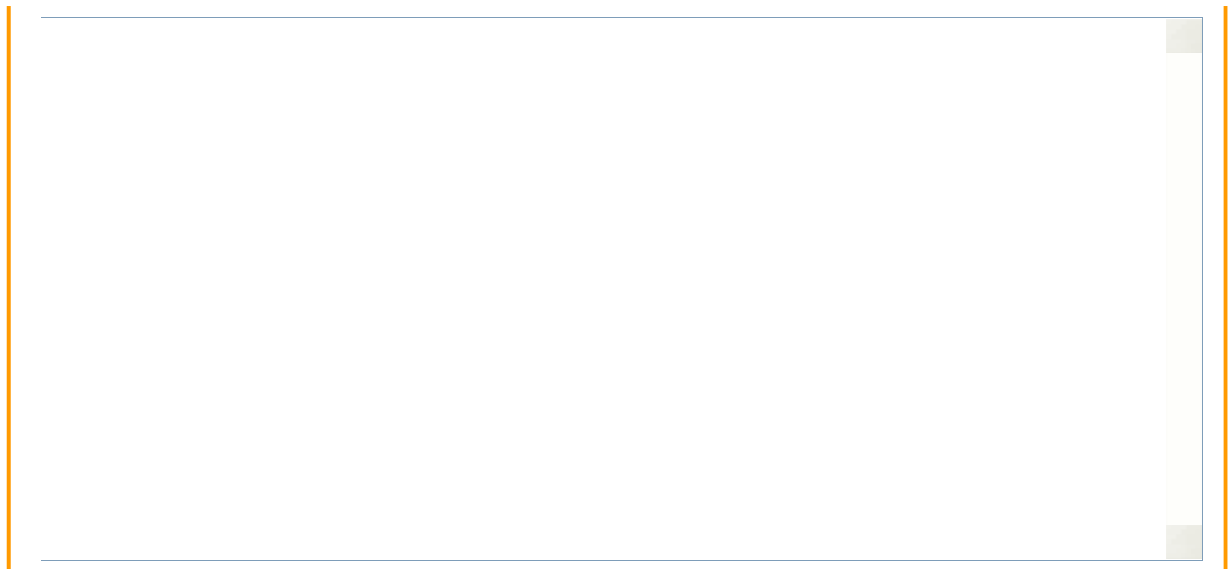
Please indicate your name (maximum 100 characters) (compulsory) (maximum 100 characters)

Please indicate your organisation's name (if applicable, maximum 200 characters) (optional)  
(maximum 200 characters)

In which country are you and/or your organisation based? (compulsory)

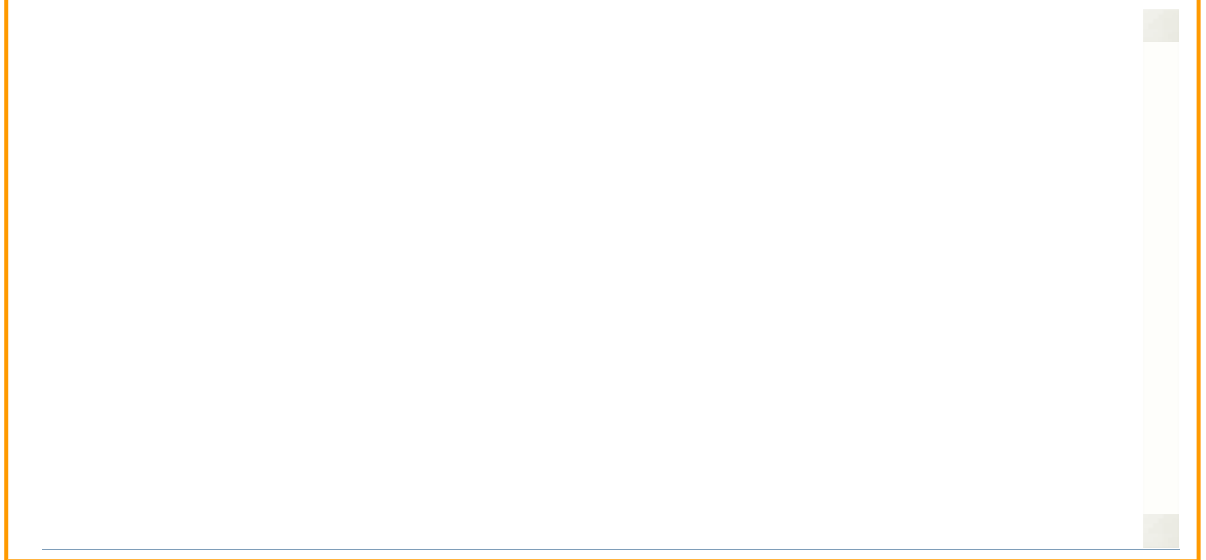
## General comments

Please use this space for any general comments you wish to make about the Green Paper towards adequate, sustainable and safe European pension systems, separately to answering the consultation questions below. (optional)



## Adequate and sustainable pensions

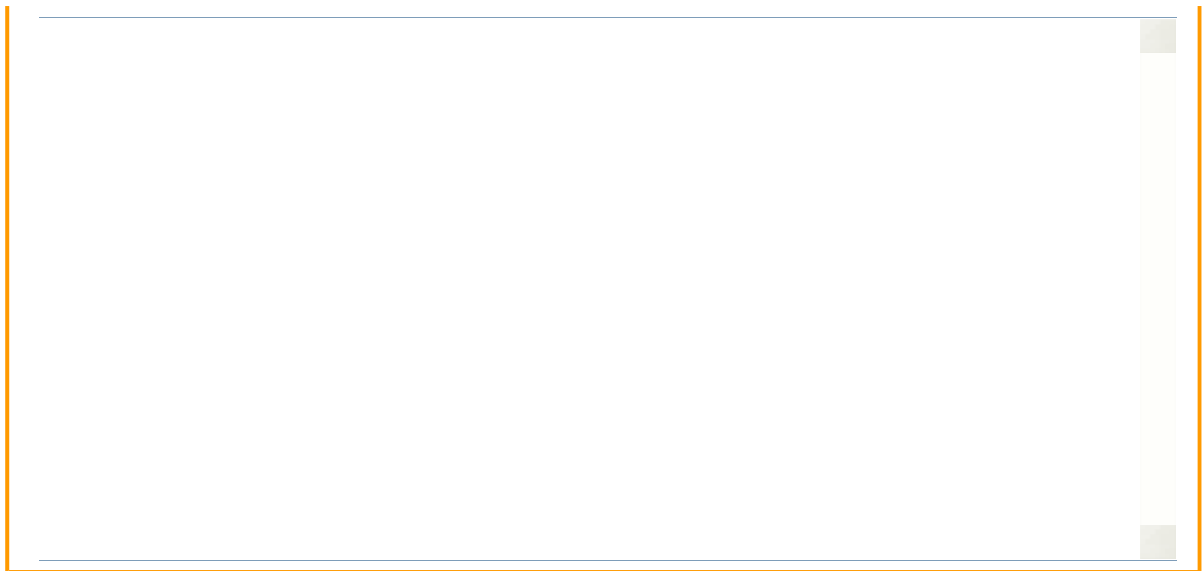
1. How can the EU support Member States' efforts to strengthen the adequacy of pension systems? Should the EU seek to define better what an adequate retirement income may entail? (optional)



2. Is the existing pension framework at the EU level sufficient for ensuring sustainable public finances? (optional) (between 3 and 2000 characters)



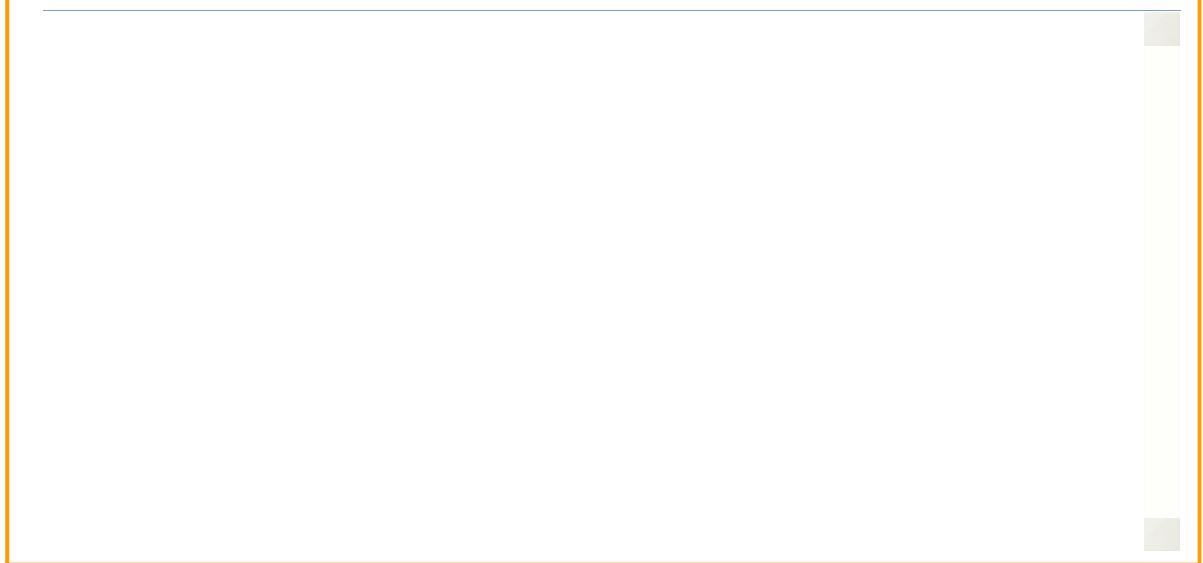
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## Work and retirement

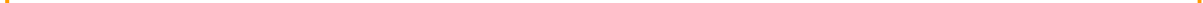
3. How can higher effective retirement ages best be achieved and how could increases in pensionable ages contribute? Should automatic adjustment mechanisms related to demographic changes be introduced in pension systems in order to balance the time spent in work and in retirement? What role could the EU level play in this regard? (optional) (between 3 and 2000 characters)

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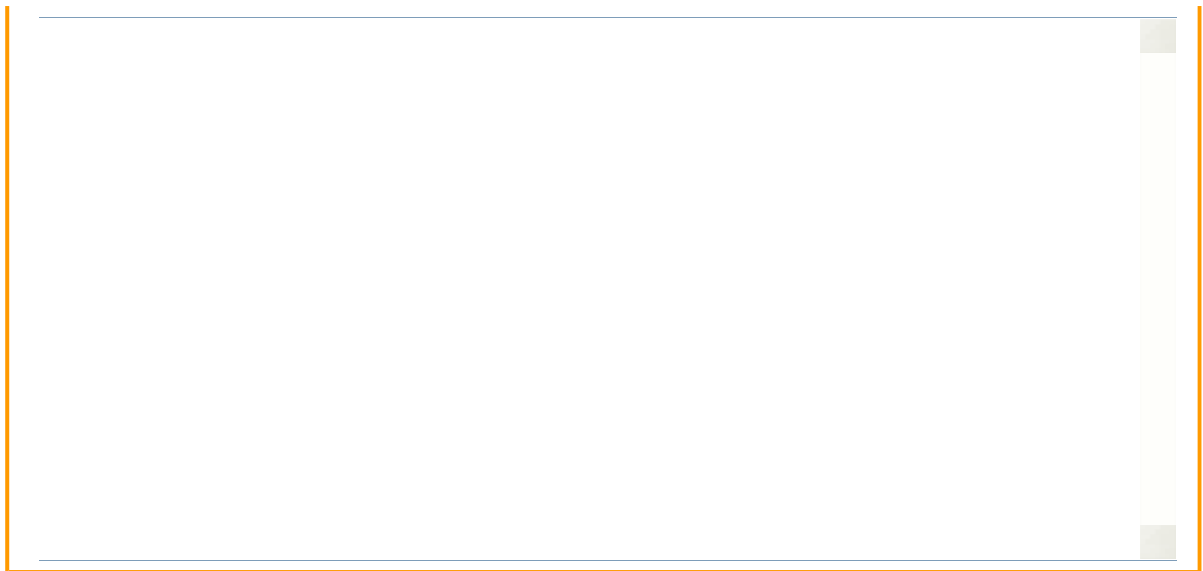
4. How can the implementation of the Europe 2020 strategy be used to promote longer employment, its benefits to business and to address age discrimination in the labour market? (optional) (between 3 and 2000 characters)

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## Removing obstacles to mobility

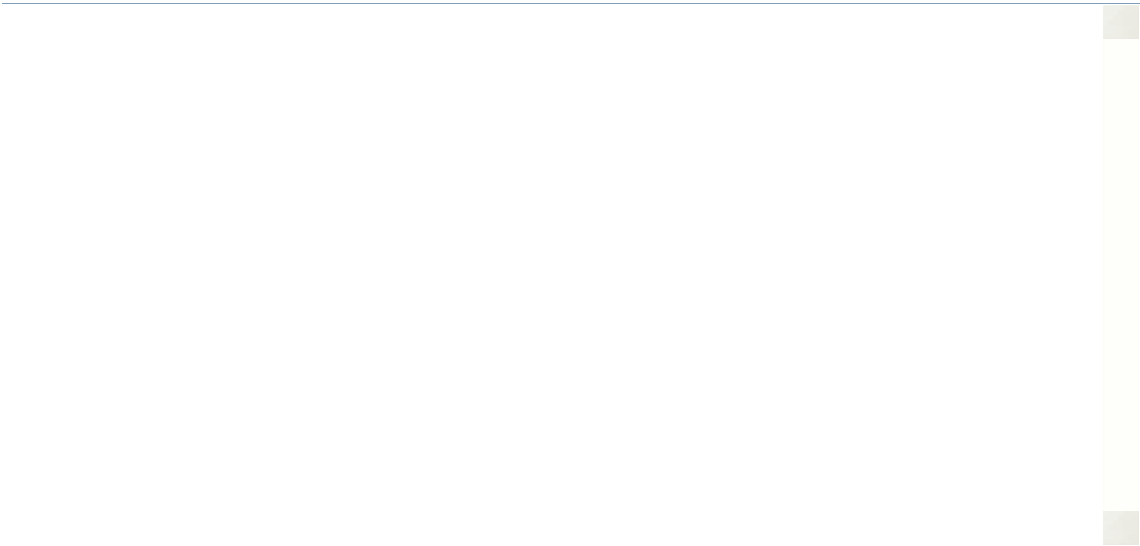
5. In which way should the Institutions for Occupational Retirement Provision (IORP) Directive be amended to improve the conditions for cross-border activity? (optional) (between 3 and 2000 characters)



6. What should be the scope of schemes covered by an EU level action on removing obstacles for mobility? (optional) (between 3 and 2000 characters)



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7. Should the EU look again at the issue of transfers or would minimum standards on acquisition and preservation plus a tracking service for all types of pension rights be a better solution? (optional)

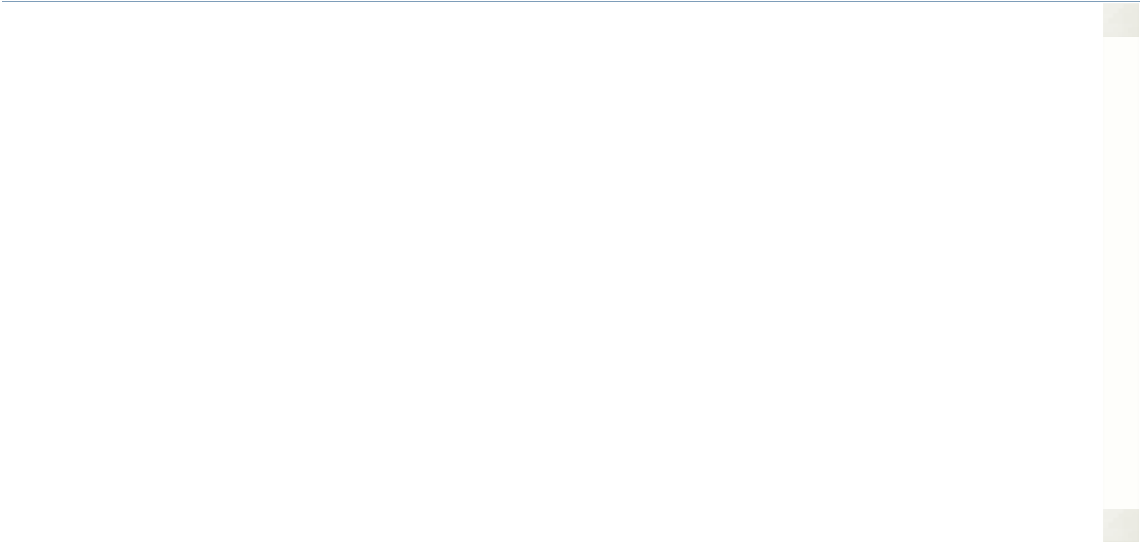
Look again at transfers

Minimum standards plus tracking services

Both

Comments (optional) (between 3 and 2000 characters)

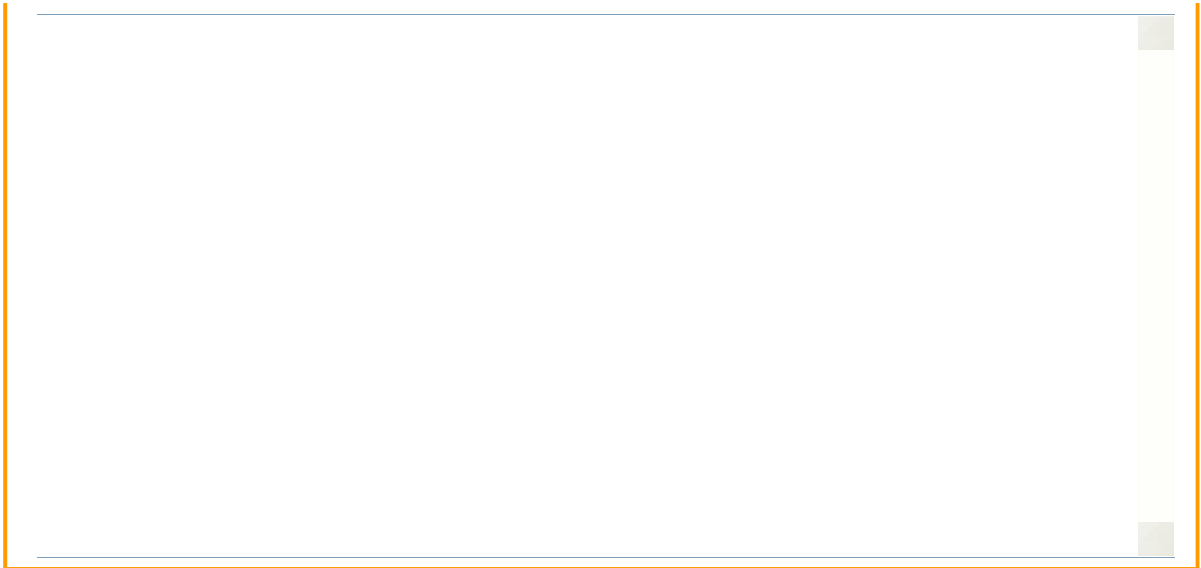
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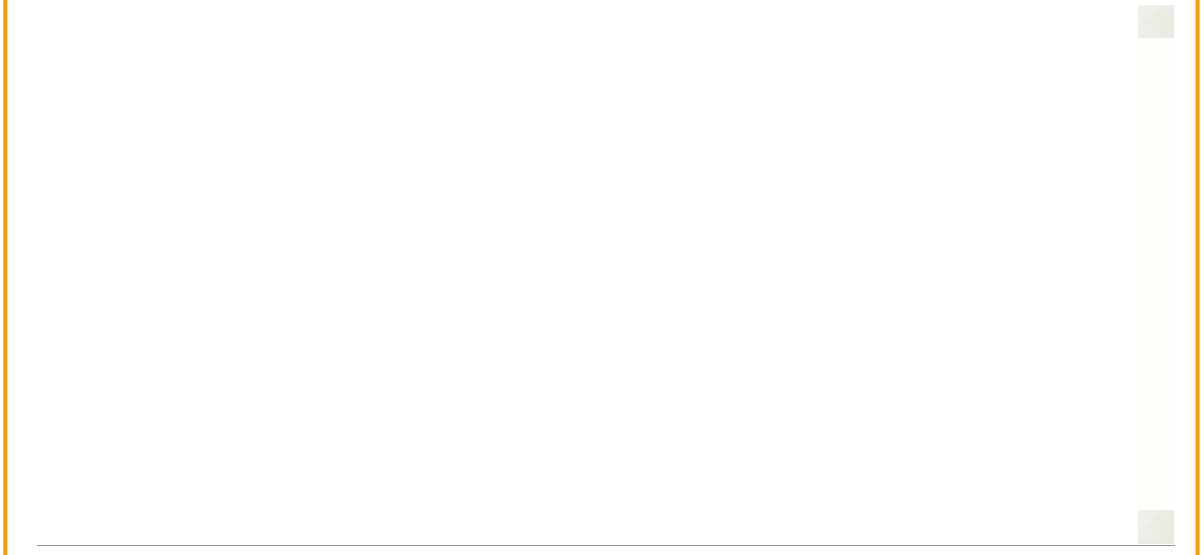
## Safe and transparent pensions

8. Does current EU legislation need reviewing to ensure consistent regulation and supervision of funded (ie backed by a fund of assets) pension schemes and products? If so, which elements? (optional)  
(between 3 and 2000 characters)

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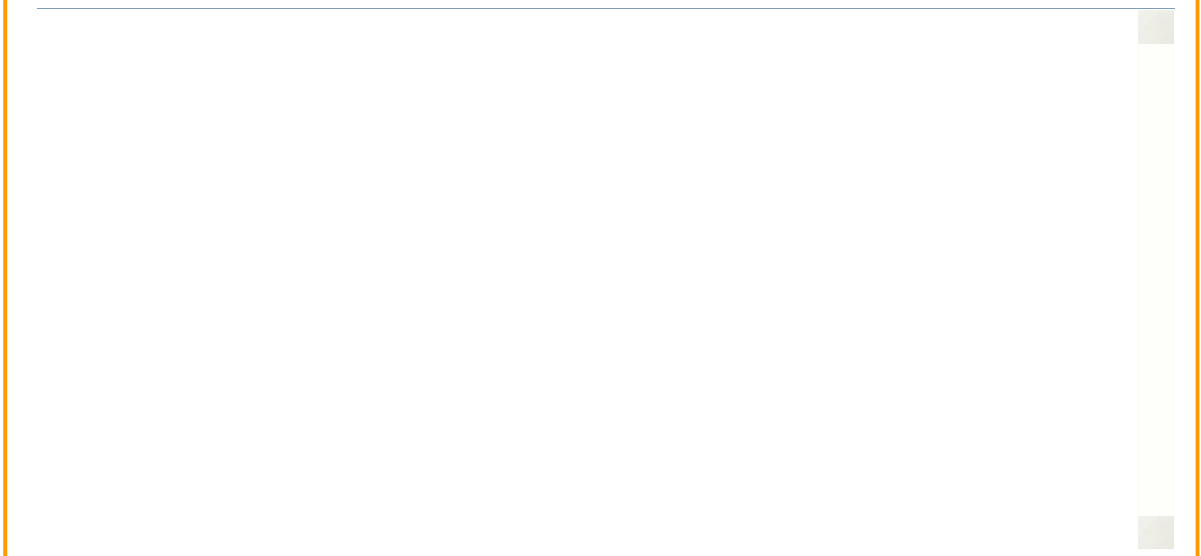


9. How could European regulation or a code of good practice help Member States achieve a better balance for pension savers and pension providers between risks, security and affordability? (optional)  
(between 3 and 2000 characters)



10. What should an equivalent solvency regime for pension funds look like? (optional)  
(between 3 and 2000 characters)

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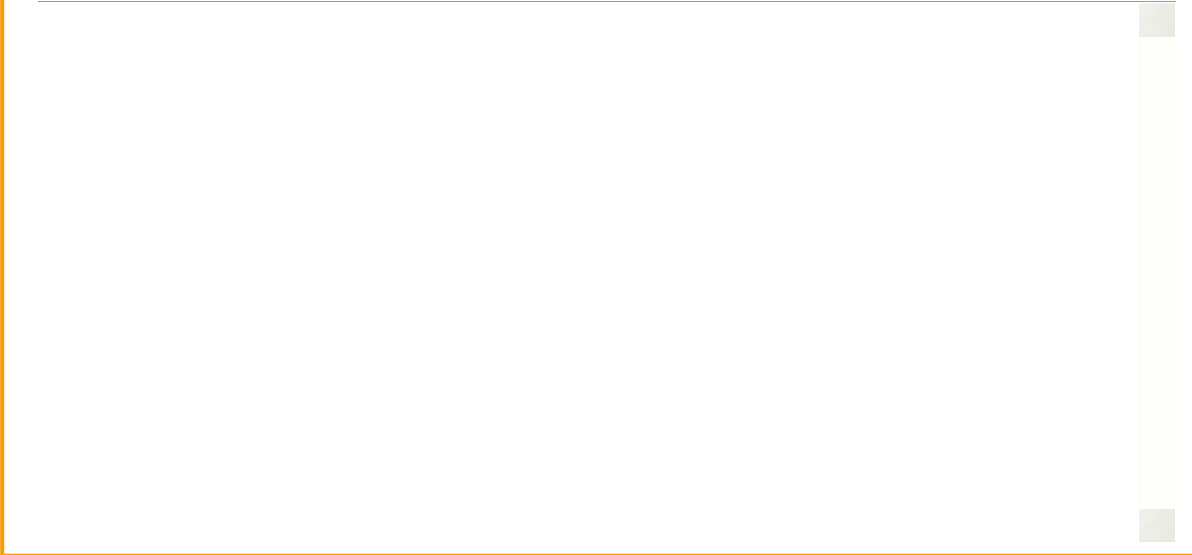


11. Should the protection provided by EU legislation in the case of the insolvency of pension sponsoring employers be enhanced and if so how? (optional)

Strongly agree  Agree  Neither agree nor disagree  Disagree  Strongly disagree

Comments: (optional) (between 3 and 2000 characters)

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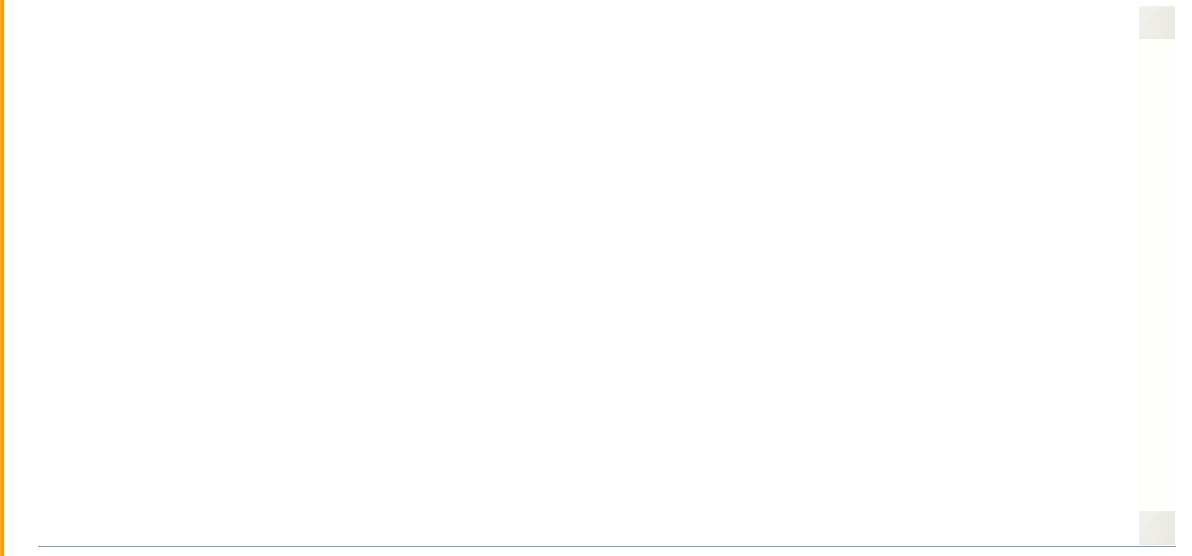


12. Is there a case to modernise the current minimum information disclosure requirements for pension products (e.g. comparability, standardisation and clarity)? (optional)

Strongly agree  Agree  Neither agree nor disagree  Disagree  Strongly disagree

Comments: (optional) (between 3 and 2000 characters)

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13. Should the EU develop a common approach for default options about participation choice and investment choice ? (optional) (between 3 and 2000 characters)

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Should the EU develop a common approach for default options about participation choice?

(optional)

Strongly agree  Agree  Neither agree nor disagree  Disagree  Strongly disagree

Should the EU develop a common approach for default options about investment choice?

(optional)

Strongly agree  agree  neither agree nor disagree  disagree  strongly disagree

## Governance

14. Should the policy coordination framework at EU level be strengthened? If so, which elements need strengthening in order to improve the design and implementation of pension policy through an integrated approach? Would the creation of a platform for monitoring all aspects of pension policy in an integrated manner be part of the way forward? (optional) (between 3 and 2000 characters)

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Should the policy co-ordination framework at EU level be strengthened ?

(optional)



Strongly agree  agree  neither agree nor disagree  disagree  strongly disagree

Would the creation of a platform for monitoring all aspects of pension policy in an integrated manner be part of the way forward ?

(optional)

Strongly agree  agree  neither agree nor disagree  disagree  strongly disagree