

**Question for written answer E-003496/2025
to the Commission**
Rule 144
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Subject: Occupational pensions and the pan-European Personal Pension Product (PEPP)

In a recent interview with *Politico* (28 August 2025), Petra Hielkema, Chairperson of the European Insurance and Occupational Pensions Authority (EIOPA), warned that ‘one in five Europeans is already at risk of living in poverty in old age’ and that women are at 30 % more risk of this¹. At the same time, demographic statistics show that over the next 40 years the contributor-pensioner ratio will fall to 1.5 contributors per pensioner, which will increase the pressure on public welfare systems.

According to a recent report by the European Court of Auditors, quoted in the *Financial Times* (May 2025)², the Commission’s pan-European Personal Pension Product (PEPP) initiative has failed to achieve all its objectives. The report states: ‘The European Commission and the [EU’s] pension regulator have not been effective so far in strengthening the role of occupational pensions and in establishing a pan-European Personal Pension Product’.

In view of these warnings and statistics:

1. What concrete measures is the Commission planning to stimulate the uptake of occupational and private pension schemes in the EU?
2. How will the Commission tackle the obstacles to the tax harmonisation of PEPPs and their attractiveness to pension providers and subscribers?
3. What additional tools does the Commission envisage using to reduce the risk of poverty among pensioners, and especially women pensioners?

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¹ <https://www.politico.eu/article/1-in-5-europeans-will-retire-in-poverty-without-urgent-reform-eu-watchdog-warns/>

² <https://www.ft.com/content/929cd4e2-370d-4de2-943b-01a0ced1578d>