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Answer given by Ms Albuquerque

On behalf of the European Commission

(30.6.2025)

The strategy for the Savings and Investments Union (SIU)¹ aims to offer citizens more and safer opportunities to invest in capital markets and increase their wealth while, at the same time, boosting EU economic growth and competitiveness. The SIU is committed to ensuring that citizens have easy, simple and low-cost access to a wide variety of investment opportunities offering good returns on their household savings. It will also improve the availability of stronger and more effective supplementary pension systems that deliver better performance to help citizens save for retirement. This includes also promoting auto-enrolment in supplementary pension schemes, an instrument that has proven effective in increasing participation of savers in pension schemes resulting in better returns on investment and higher pensions. In addition, to boost transparency and encourage participation, planned measures will also include recommending the implementation of pension tracking systems to help workers keep track of their pension entitlements in different schemes and make informed decisions about their retirement savings.

The SIU will not result in forced contributions, diversion of funds or sequestrations. On the contrary, citizens will enjoy full freedom to invest based on their personal choices. They will have control of where they want to keep and allocate their money. The SIU aims to increase their choice by allowing them to get better access to productive investment opportunities.

The Commission has no competence to deal with the second question, which is a matter solely for the national authorities concerned.

¹ COM(2025) 124 final: https://finance.ec.europa.eu/publications/commission-unveils-savings-and-investments-union-strategy-enhance-financial-opportunities-eu_en.