



REALISING AND PROTECTING PENSION ADEQUACY ACROSS THE PILLARS FOR CURRENT AND FUTURE GENERATIONS

1 December 2021, 13:00-15:00 – online on Zoom

Agenda

Registration: <https://us06web.zoom.us/meeting/register/tZcrceyspzMvHdaEOTIb45XxarI8pCpy3-Ig>

The [European retirement week](#) is a week of debates organised by all kinds of stakeholders around the question of pensions on EU level. AGE Platform Europe takes part in this week to draw the attention of policymakers to the increasing rates of poverty and social exclusion among pensioners in the EU, as well as the persisting gender pension gap. As many discussions during the retirement week revolve around second and third-pillar pensions, AGE debates them from the point of view of fiscal justice, inter-generational solidarity and the level of control available to savers to ensure sustainability of their investments.

AGE will highlight these aspects in the general context of the programme of the EU retirement week, where AGE's partners [Better Finance](#) shines a light on the value for money in private pensions and the consumer organisation BEUC debating intermediaries and the cost of bad advice. [You can consult the full programme of the EU retirement week here.](#)

Opening

13:00-13:05: **Welcome from AGE Secretary-General, Maciej Kucharczyk**

13:05-13:15: **Keynote from Ana-Carla Pereira**, Cabinet Expert on Employment and Social affairs for Commissioner Nicolas Schmit (Jobs and Social Rights)

13:15-14:10 Session 1: Old-age income to live in dignity: Realising European Pillar of Social Rights principle 15

The 2021 Pension Adequacy Report and a recent research project on the gender pension gap has shown how different pension systems have different outcomes in terms of social justice and gender equality. This panel will discuss how the 27% gender pension gap can be reduced in the shorter and longer term, but also shine a light on the challenges to the social contract posed by new forms of work.

Moderator : Maciej Kucharczyk, AGE Platform Europe

- **Gijsbrecht Dekkers**, Belgian Federal Planning Bureau/ Chair of the SPC Working group on Pension Adequacy
- **Marina Monaco**, European Trade Union Confederation
- **Barbara Bringuier**, Petits Frères des Pauvres, France
- **Anne-Sophie Parent**, Older Women's Network Europe

Q & A with the audience



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14:10-14:50 Session 2: Supplementary pensions – what impact on adequacy, social justice and inter-generational responsibility

This session is putting supplementary pensions, second and third pillar, into the spotlight. While it is commonly suggested that support for supplementary pensions and financial education can help in reducing the ‘pension bulge’, the higher share of pensioners relative to the working-age population over the next three decades, the question should be raised in how far they really alleviate public finances. AGE’s work is grounded in the support for solidarity both within a generation – supporting those who were unable work sufficiently to earn adequate pension rights of their own – and between generations. How can supplementary pensions be assessed from this perspective? Supplementary pensions being to a large extent financial products, savers are also increasingly interested in the future they are investing in for their grandchildren. Do pension savers have this choice of investment today?

Moderator: Philippe Seidel, AGE Platform Europe

- **Jozef Pacolet**, KU Leuven (Belgium)
- **Filippo D’Andrea**, CNA Pensionati, Italy)
- **Thierry Philipponnat**, Finance Watch

Q&A with the audience

Closing session

14:40-14:50: Closing words by ECON MEP, **MEP Dragos Pislaru (tbc.)**

14:50-15:00: closing words, AGE Secretary-General **Maciej Kucharczyk**



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