

## FiSer Regulatory Roadmap – EU Personal Pension Framework

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Regulation	Details	Key elements and impacts
<b>EU Personal Pension Framework</b>	The European Commission aims at encouraging more savings into personal pension products i.e. life and pension insurance products, to secure adequate retirement revenues in addition to social security-based and occupational pensions. The Framework will contribute to the objectives of the Capital Markets Union whereby long term investment opportunities will be linked with long term savers.	It should be possible a) for providers to offer products in other Member States, b) for savers to subscribe to products offered in other Member States and c) for benefits to be transferred across Member States if they move within the EU.