European Association of Paritarian
Institutions of Social Protection

AEIP ACTIVITY REPORT 2025

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Foreword: President

In June 2025, I had the honour of taking on the role of President of AEIP. I do so with a strong sense of responsibility and gratitude, fully aware of the trust placed in me by our members. It is both a significant responsibility and a meaningful opportunity to serve an organisation that, for almost thirty years, has played a central role in promoting and defending paritarian social protection systems within the European social model.

In 2025, this mission proved more relevant than ever, as Europe continued to face profound demographic, economic, and financial challenges that directly affect the adequacy, sustainability, and coverage of pensions.

Throughout the year, AEIP intensified its engagement on pension-related policies at European level, reaffirming the essential role of paritarian occupational pension schemes in delivering adequate and resilient retirement income. In a context marked by population ageing, labour market fragmentation, and increasing pressure on public finances, our work consistently highlighted the importance of collectively negotiated solutions that combine solidarity, long-term vision, and sound governance.

The review of the current regulatory framework for occupational pensions highlights a fundamental choice for Europe. Pension policy can either reinforce trust, stability, and adequacy, or it can fragment systems through overly prescriptive or uniform approaches that fail to reflect national realities. AEIP firmly believes that proportionality, subsidiarity, and respect for social dialogue are essential conditions for pension systems to remain both resilient and credible over time.

As long-term institutional investors, paritarian pension funds also contribute to sustainable economic development. Well-functioning capital markets are essential to support pension promises, but they must serve the real economy and the long-term interests of beneficiaries, rather than transferring risks onto individuals.

Throughout this last year, AEIP's work has been guided by a clear conviction: pensions are a central element of social cohesion and intergenerational solidarity. The paritarian model embodies this conviction by anchoring pension provision in trust, shared responsibility, and balanced governance. The work presented in this Activity Report reflects AEIP's continued commitment to promoting pensions that are adequate, sustainable, and inclusive. It also reflects the dedication of our members, partners, and staff, whose expertise and sustained engagement ensure that our collective voice at EU-level is credible and impactful.

As President of AEIP, I would like to thank all those who contributed to our work in 2025. I invite you to explore this report and to reflect with us on how paritarian institutions can continue to strengthen social protection and retirement security for current and future generations.

Werner Schneider
President of AEIP

Foreword: Vice-President

Since June 2025, I have had the privilege of serving as Vice-President of AEIP. I am particularly pleased to take on this role at a pivotal time for the association as it advances its mission of promoting the development of paritarian social protection schemes across Europe and representing the interests of its members.

The year 2025 was a turning point in terms of EU social protection initiatives. The new European Commission unveiled its Savings and Investments Union (SIU) strategy, aimed at channelling untapped savings within the EU financial system into productive and innovative investments to enhance EU economic growth and competitiveness. In this context, paritarian occupational pensions have the potential to make a significant contribution to the financing of social and economic objectives of the SIU. At the same time, it is essential to highlight that the primary role of paritarian occupational pensions remains the provision of adequate retirement income for their members and beneficiaries.

In November 2025, the European Commission published the Supplementary Pensions Package, including a proposal on the review of the IORP II Directive. In 2026, AEIP will prepare a dedicated position paper outlining the perspectives of paritarian institutions on the package, and will continue to engage actively with European policymakers. Our initial reflections emphasise the priority of expanding coverage of occupational pensions and strengthening paritarian institutions, including the crucial role of social partners in designing pension policies through collective bargaining.

In the past year, AEIP has also further consolidated our collaboration with other key EU authorities and stakeholders, including several Members of the European Parliament, the Council and the European Insurance and Occupational Pensions Authority (EIOPA). We are committed to continuing this valuable cooperation in the coming year to advance our mission and enhance social protection in the EU.

Looking ahead, AEIP will continue to closely collaborate with EU policymakers, paritarian institutions and social partners to promote the advantages of the paritarian governance model across the EU. The association is determined to work together with decision-makers and partners to help shape improved regulatory frameworks that can strengthen paritarian pensions, foster an inclusive and balanced social model in Europe, as well as address the demographic and social protection challenges in the EU.

Matthies Verstegen
AEIP Vice-President

AEIP – Who we are

Who we are

The European Association of Paritarian Institutions (AEIP), founded in 1996, is a Brussels-based advocacy organisation representing social protection institutions, established and managed by employers and trade unions on a joint (or paritarian) basis within the framework of collective agreements. The Association has 33 members from 13 European countries, representing more than 460 social protection providers with €2.8 trillion in assets under management and delivering social protection benefits to over 118 million people.

All AEIP associate and affiliate members are not-for-profit paritarian institutions. Through dedicated working groups, AEIP deals, in particular, with EU-coordinated pension schemes, occupational pension funds, healthcare, unemployment, provident schemes, and paid holiday, health, and safety at-work schemes in the construction sector. Complementary to their role as not-for-profit social protection providers, AEIP members are also long-term institutional investors.

Paritarian governance

"Paritarian" (from paritaire in French, paritair in Dutch, paritätische in German, and paritetico in Italian) means jointly managed on an equal or parity basis. In the field of social protection, paritarian social protection funds are not-for-profit institutions managed jointly by social partners. In other words, the governance of these institutions is based on the equal representation of the governing bodies' employers and employees.

All of our associate and affiliate members are paritarian organisations, and the governance of AEIP fully respects the principle of paritarism upon which the Association is based, as well as the deep values to which it is linked. Since the beginning, our main objective has been defined as the promotion of paritarism in Europe in the area of social protection and the representation of our members at the European level through the establishment of strategic partnerships.

In addition to its main focus on the promotion of the concept and values of paritarism and the representation and defence of its members' interests, for 30 years, AEIP has evolved as an organisation in which innovation and ideas for reform and change are continuously sought and developed through the establishment of strong international collaborations and the exchange of experience and best practices.

Viewing the evolution of the present social system, we have observed in the past years that complementary social protection systems have developed in the specific context of national social and labour laws, reflected in the different national social protection systems. However, it is through collective negotiation that the value of solidarity, shared by all European legal systems and involving employers and employees in the implementation of a common project, has prevailed.

AEIP Working groups

Commission I – Coordinated Retirement Schemes and Commission II – Pension Funds

Commission I is a working group composed of representatives of EU-coordinated retirement schemes in the first pillar of social protection. Members of this working group include traditional public social security schemes, as well as both statutory pension schemes managed by social partners and pension schemes set up by collective bargaining agreements and working on a paritarian basis.
Pension schemes represented in this group are either pay-as-you-go, mixed, or funded and fall under the EU coordination rules of social security (Regulation (EC) No 883/2004). Commission I follows developments regarding the EU coordination system of social security pension schemes and focuses on emerging challenges and key developments in statutory pensions.

Commission II analyses relevant issues impacting paritarian second-pillar pension institutions and the related Directive on Institutions for Occupational Retirement Provision (the IORP II Directive).

The two working groups join forces to focus on topics regarding the adequacy and sustainability of pensions, equality, and the overall financing of pension systems.

Commission III – Health and Provident Funds and Task Force on Health and Care

Commission III aims to foster the exchange of best practices and enhance understanding of emerging developments in healthcare, particularly in light of rising costs within the sector. In addition, it coordinates and supervises the preparation of documentation, position papers and analytical studies produced under the framework of the Task Force on Health and Care.

In a context marked by demographic shifts and an ageing population, alongside broader economic pressures on European social protection systems, the issues addressed within Commission III have become increasingly significant.

Working Group of the Construction Sector: Commission IV – Paid Holiday Schemes and Commission V – Occupational Health and Safety

The AEIP Working Group on Construction brings together members that operate paid holiday funds providing benefits to domestic and posted workers in the construction industry. It addresses matters related to social dialogue and industrial relations, workers' mobility, and the cross-border provision of social protection. In addition, it also promotes best prevention practices in occupational health and safety schemes across the sector. The Working Group actively contributes to a number of EU funded projects.

Main advocacy activities in 2025

Commission I & II

I. Savings and Investments Union

The Savings and Investments Union (SIU) is a key strategy rolled out by the European Commission on 19 March 2025. This initiative aims to expand financial opportunities for EU citizens and redirect European private savings towards initiatives that support EU economic and social goals.

Before the launch of the SIU strategy, AEIP provided input[1] to the European Commission, underlining the important role that paritarian occupational pensions play in deepening European capital markets. The development of the Savings and Investments Union can facilitate access to a wider range of capital sources across EU Member States, and provide benefits to paritarian institutions in terms of cost reduction, improved portfolio performance, and enhanced risk management. However, it is essential that pension funds are not forced to pursue such objectives at the expense of their main social purpose, which is to deliver adequate and sustainable pensions to their members and beneficiaries.

In its input, AEIP also urged EU legislators to promote and prioritise paritarian occupational pensions by strengthening industrial relations and the role of social partners in designing pension policies within the framework of collective agreements. This approach could significantly improve coverage of occupational pension plans in the EU.

As part of the SIU strategy, the European Commission also launched a public consultation on the integration of EU capital markets. AEIP provided a response[2] to such a consultation, stressing that the unique and diverse features of occupational pension funds across EU Member States make EU-level supervision unfeasible. National supervisors are best placed to be responsible for the supervision of pension funds as they have in-depth knowledge and thorough understanding of pension markets as well as national social and labour legislation.

II. Supplementary Pensions

On 20 November, the European Commission published a Supplementary Pensions Package, aiming to enhance coverage of supplementary pensions and improve the adequacy of retirement income across the EU, as well as re-channelling private retirement savings into capital markets initiatives, in a way to contribute to the SIU's objectives.

This Package is composed of a Communication on "Enhancing the capacity of the EU supplementary pension sector to improve retirement income and supply long-term capital to the EU economy", two legislative proposals on the review of the IORP II Directive and the review of the PEPP Regulation, as well as a Recommendation on Pension tracking systems, pension dashboards and auto-enrolment.

AEIP published a press release[3] in the aftermath of the publication of the Supplementary Pensions Package. In its statement, AEIP welcomed the objectives of this initiative, and emphasised that EU co-legislators should prioritise improvements to the principle of proportionality. We also appreciate the recommendations, which could help accelerate the development of supplementary pensions in the EU.

In August 2025, AEIP also responded to the European Commission's targeted consultation on supplementary pensions[4], providing input to the following Supplementary Pensions Package. In addition to the need to strengthen the principle of proportionality, AEIP highlighted that it is key to preserve the minimum harmonisation approach, underpinning the current IORP II framework, in order to best reflect the diversity of supplementary pension systems and national social and labour markets across the EU.

Regarding the supervision of IORPs, AEIP remarked that a possible one-size-fits-all approach could negatively impact the role of social partners, increase administrative burdens, and ultimately reduce pensions adequacy. National supervisors should remain responsible for the supervision of IORPs as they have a thorough understanding of national legal and social contexts, as well as of the specific risks and vulnerabilities of IORPs.

In 2026, AEIP will continue to work on the Supplementary Pensions Package, particularly on the review of the IORP II Directive. AEIP will actively engage with key EU policymakers to help shape a better regulatory environment for paritarian pension funds.

III. EIOPA stress test on IORPs

In 2025, EIOPA carried out a stress test exercise for IORPs, examining the liquidity position of European IORPs in the event of two different stress scenarios:

- a "yield curve up" (YCU) scenario with interest rates increasing rapidly because market participants are anticipating adverse economic developments in a context of the escalation of geopolitical tensions.
- a "yield curve down" (YCD) scenario with interest rates decreasing sharply because market participants are internalising an unexpected prolongation of geopolitical tensions.

The stress test exercise covered 156 IORPs from 18 countries (representing roughly 60% of IORPs' assets in the European Economic Area). It was conducted as an asset-only exercise and included the application of management actions taken by IORPs in response to shocks.

The results of the EIOPA stress test were published on 17 December 2025. In its report, EIOPA concluded that European IORPs had a sound baseline liquidity position, with sufficient cash holdings and positive net cash flows within the first quarter 2025. IORPs have proven to have the flexibility to manage liquidity challenges effectively under different stress test scenarios.

The AEIP and PensionsEurope joint working group on the EIOPA stress test on IORPs closely monitored the stress test process and engaged with EIOPA throughout 2025. Prior to the launch of the stress test exercise, the joint working group provided feedback to EIOPA on the technical specifications and the reporting template used in the 2025 stress test.

On 18 December 2025, the day after the publication of the stress test results, AEIP and PensionsEurope issued a joint press release[5], which highlighted the resilience of European IORPs in managing liquidity risks, including under stress situations. The available liquidity of European IORPs, coupled with the application of management actions, ensures that these institutions can properly manage scenarios involving significant relevant liquidity pressures.

The AEIP and PensionsEurope joint working group will continue to cooperate with EIOPA in the coming years to help improve future stress test exercises for IORPs.

1. AEIP Response to European Commission's call for evidence on the Savings and Investments Union, available here.
2. AEIP Response to European Commission's targeted consultation on integration of capital markets, available here.
3. Press release "AEIP takes note of the European Commission's Supplementary Pensions Package and calls for a proportionate, evidence-based approach to the IORP II review", available here.
4. AEIP Response to the European Commission's targeted consultation on Supplementary Pensions, available here.
5. AEIP and PensionsEurope joint press release on the 2025 EIOPA liquidity stress test, available here.

IV. Sustainable Finance

The Sustainable Finance Disclosure Regulation (SFDR) is the EU regulatory framework setting out sustainability disclosure requirements for financial market participants. The Regulation has been in application since 2021, and is currently under regulatory review.

On 30 May 2025, AEIP submitted its response to the European Commission's call for evidence on the review of the SFDR[6]. In our position, we stressed that the review of the SFDR should be guided by a simplified and streamlined approach, aligned with the Omnibus sustainability package, which aims to make sustainability reporting more efficient and less burdensome.

AEIP advocated for the removal of articles 8 and 9 of the current SFDR framework as these rules have contributed to making sustainability-related information confusing and hard to understand for pension fund members and beneficiaries. We recommended the introduction of a voluntary categorisation system for financial products that make sustainability-related claims. In this context, a category should reflect the transition efforts undertaken by broadly diversified investors, such as pension funds, in supporting the shift towards a more sustainable economy.

Furthermore, AEIP urged the European Commission to reconsider the current horizontal approach to disclosure requirements under the SFDR. Pension funds differ from other financial market participants as they typically only offer a single product (their pension scheme). We called for an exemption for pension funds from the application of pre-contractual disclosure requirements under the SFDR, given that members and beneficiaries generally do not make an active investment choice. The current disclosure rules pose a significant burden for pension funds while offering limited additional value to members and beneficiaries.

V. EIOPA DC Pensions Toolkit

The EIOPA's project on a DC Pensions Toolkit aims to provide practical guidance and recommendations to Member States to help them address the pension gap, encourage the development of supplementary pensions, as well as improve existing DC arrangements. EIOPA plans to publish this Toolkit before the end of 2026.

In November 2025, AEIP responded to the European Insurance and Occupational Pensions Authority's (EIOPA) call for evidence to inform the development of a DC Pensions Toolkit[7]. In our response, we emphasised the importance of promoting the active involvement of social partners in the design and governance of supplementary DC schemes. Engaging with social partners is also essential in the design of auto-enrolment mechanisms, which can serve as valuable instrument to increase participation in supplementary pensions in those countries where occupational pensions coverage is still insufficient and participation is largely voluntary.

AEIP also underlined that delivering Value for Money to pension fund members and beneficiaries is a key priority. In this context, we clarified that paritarian occupational funds, which are jointly managed by representatives of both employers and employees on an equal basis, already have a strong fiduciary duty and are structured to act in the best interests of their members and beneficiaries. Paritarian institutions have consistently demonstrated their capacity to ensure low costs and fees, full alignment of interests with their members and beneficiaries, as well as robust and accountable governance standards. AEIP argued that the introduction of explicit Value for Money requirements would therefore duplicate the existing safeguards that already ensured through the checks and balances of the paritarian model of governance. Additional reporting rules could negatively impact on the sustainability of smaller pension funds and on their ability to deliver adequate retirement income to their members and beneficiaries.

VI. EU Directive harmonising insolvency law

In 2022, the European Commission launched a legislative proposal on a Directive harmonising certain aspects of insolvency law. This initiative aims to better align national insolvency frameworks across the EU in order to reduce obstacles to cross-border investments and improve the functioning of the internal market.

In 2025, the Legal Affairs (JURI) Committee of the European Parliament made progress on this legislative procedure and published its report. In June 2025, AEIP issued a statement[8] welcoming the draft report and amendments on the original Commission's proposal.

AEIP supported the legislative initiative, which could contribute to the achievement of the SIU, promote greater harmonisation of insolvency frameworks, and make insolvency proceedings more efficient. The statement underlines the importance of ensuring the protection of members and beneficiaries of pension schemes if a sponsoring undertaking becomes insolvent. Employees should be entitled to adequate safeguards and be treated as creditors in insolvency proceedings.

In addition, AEIP recommended that pension premium claims should remain collectible and enforceable, while unpaid pension contributions should be transferred to the acquirer. Such protections are key to preventing that the costs of unpaid pension obligations from being borne by the pension fund as well as their members and beneficiaries.

6. AEIP Response to European Commission's call for evidence on the review of the SFDR, available here.
7. AEIP Response to the EIOPA call for evidence on the development of a DC Pensions Toolkit, available here.
8. AEIP statement on the European Parliament's proposed amendments for a directive harmonizing certain aspects of insolvency law, available here.

Working Group on the construction sector

I. European Pillar of Social Rights Action Plan 2026

The European Commission launched the European Pillar of Social Rights in 2017. In EU terms, a "pillar" is a structured set of shared principles and commitments that guide policy development in a specific area. It is not a single law, but a framework that brings together common objectives and serves as a reference point for future legislation, funding programmes and national reforms. The European Pillar of Social Rights sets out 20 principles and rights related to equal opportunities, fair working conditions, social protection, pensions, healthcare and social inclusion.

To put these principles into practice, the Commission adopted a first Action Plan in 2021, which translated the Pillar's commitments into concrete targets for employment, skills and poverty reduction by 2030. As this first phase progresses, a new Action Plan is expected in 2026 to define the next stage of EU social policy. In 2025, the Commission launched a call for evidence to gather input from stakeholders, and AEIP contributed to this consultation process.

In September 2025, AEIP published a Position Paper in response to the upcoming European Pillar of Social Rights Action Plan in 2026. Building on its long-standing support for the Pillar and the experience of paritarian social protection institutions, AEIP calls for their formal recognition as key actors in delivering social rights and strengthening social dialogue. The paper emphasises improving pension adequacy and expanding occupational pension coverage through collective bargaining, ensuring fair working conditions and effective enforcement of labour rights, particularly in cross-border contexts, and addressing overlooked issues such as vocational rehabilitation, return to work schemes, support for informal carers, collective income protection mechanisms and financial literacy.

II. European Strategy for Housing Construction

The European Commission started preparing a European Strategy for Housing Construction to help address housing shortages and rising costs across the European Union. The strategy is a policy plan that sets common objectives and directions for action at EU-level. It does not replace national housing policies, but aims to coordinate efforts, share good practices and support investment in areas where joint action can make a difference.

In 2025, the Commission launched a call for evidence to gather input from stakeholders, and AEIP contributed to this consultation. In September 2025, AEIP published its Position Paper regarding the European Commission's Call for Evidence on the European Strategy for Housing Construction.

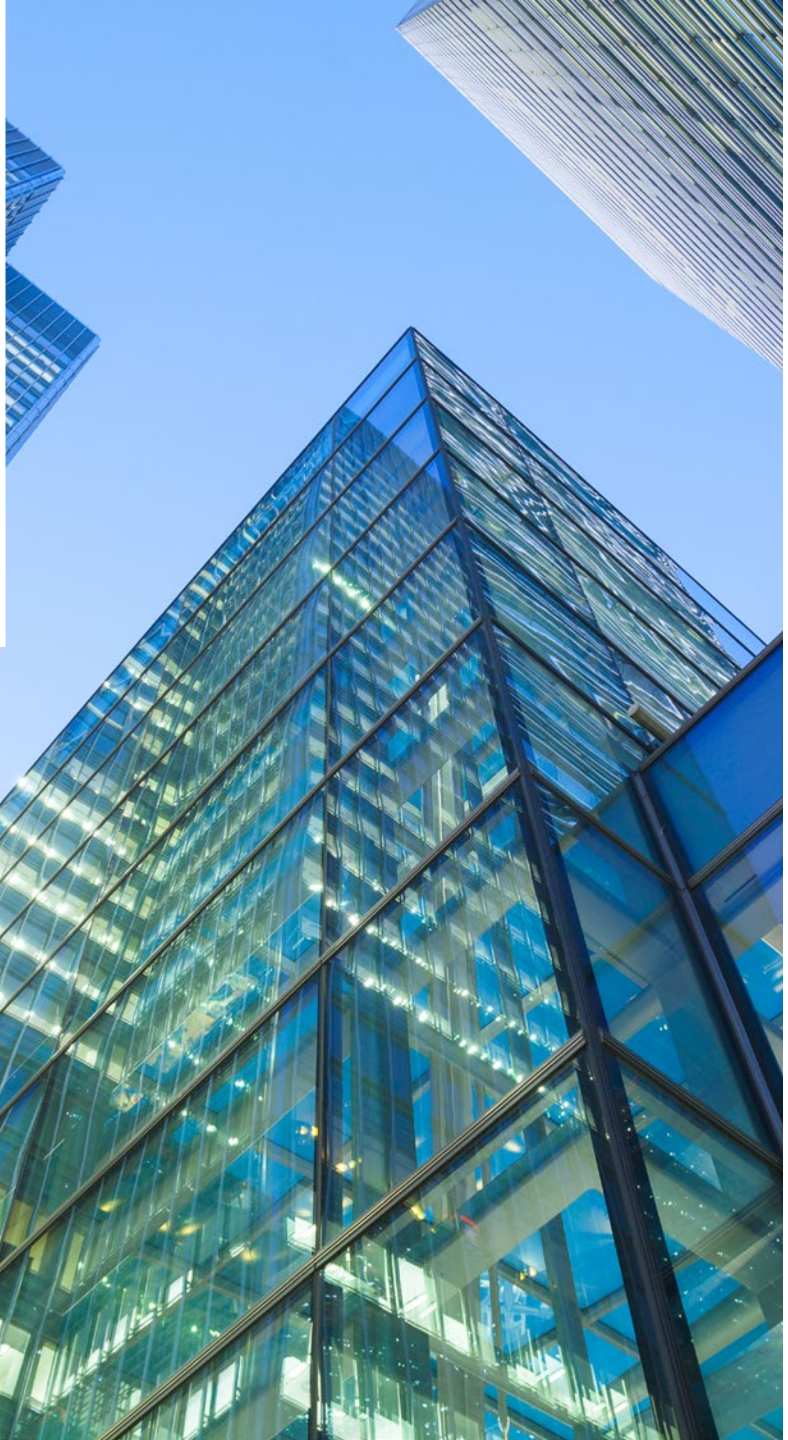
The Position Paper underlined the importance of avoiding one-size-fits-all solutions and called for an EU strategy that respects regional and local realities while providing a coherent framework for affordability, sustainability, and resilience. AEIP emphasised the need to accelerate energy-efficient renovation, support sustainable construction practices, and mobilise long-term investment, particularly for social and not-for-profit housing.

A strong focus was also placed on skills development and training, given persistent labour shortages in the construction sector and the growing demand for green and digital skills. In addition, AEIP highlighted the role of fair worker mobility and effective enforcement, linking housing delivery to well-functioning posting and coordination mechanisms.

III. Directive 2004/37/EC on carcinogens, mutagens and reprotoxic substances at work

The European Commission regularly updates EU workplace safety rules to reflect new scientific knowledge and emerging risks. One of these laws is Directive 2004/37/EC, which sets minimum standards to protect workers from exposure to carcinogens, mutagens and reprotoxic substances at work. The directive is an EU law that sets goals all Member States must achieve, while leaving them flexibility on how to implement the rules in national legislation.

In 2025, the Commission launched a call for evidence as part of a revision of this Directive, inviting stakeholders to provide input, which AEIP did in October 2025. That month, AEIP published a Position Paper that focuses on



the proposed inclusion of welding fumes, polycyclic aromatic hydrocarbons (PAHs), and cobalt and inorganic cobalt compounds in the Directive. AEIP highlights the concrete risks faced by workers on construction sites, where exposure often occurs in variable, outdoor, or semi-confined environments and where SMEs are predominant. AEIP supports the objective of strengthening cancer prevention and worker protection, while stressing the need for proportionate and feasible implementation.

Key messages include the importance of clear, sector-specific guidance, realistic transition periods, and targeted support for SMEs to comply with new exposure limits. The paper underlines the role of training, awareness raising, monitoring, and enforcement, with paritarian institutions identified as key partners in delivering these measures.

IV. Construction Services Act

The European Commission has proposed a Construction Services Act to improve how construction services operate across the EU Single Market. The act aims to create common rules across Member States in a specific sector. In this case, the objective is to reduce administrative barriers, improve transparency on construction sites and make it easier for companies to provide services across-borders, while ensuring fair competition and proper enforcement of labour rules. In 2025, the Commission launched a call for evidence to gather feedback from stakeholders on the proposed initiative, and AEIP contributed to this consultation in December 2025.

AEIP published its Position Paper in which it welcomed the objective of addressing long standing barriers in the Single Market, but stressed that EU action must build on existing national systems and respect the autonomy of social partners.

AEIP's highlighted the central role of national social ID card systems and paritarian institutions in combating undeclared work, ensuring traceability on construction sites, and supporting fair working conditions for domestic and posted workers. AEIP firmly opposed the introduction of a mandatory EU wide construction site card, warning that it would duplicate or disrupt well-functioning national schemes and weaken labour inspection practices. Instead, AEIP promoted a proportionate approach based on digital interoperability between existing systems, notably through a decentralised Construction Social ID Data Space.

The Position Paper also addressed concerns related to double contributions to paritarian funds in cross-border situations. AEIP rejected any centralised EU mechanism, highlighting instead the effectiveness of bilateral and multilateral cooperation between national paritarian institutions.

V. Single digital declaration portal (eDeclaration)

The European Commission has proposed a single digital declaration portal for the posting of workers, often referred to as eDeclaration. Posting of workers means that a company sends employees temporarily to another EU country to provide services there. However, before doing so, employers must submit a declaration to the host country's authorities. The proposed portal aims to create one common digital entry point to make these notifications more uniform across the EU.

In response to this, in 2025 AEIP carried out sustained advocacy work on the European Commission's proposal for a single digital declaration portal for the posting of workers (eDeclaration), combining written contributions with targeted political outreach. In April 2025, AEIP published a detailed position paper welcoming the objective of reducing administrative burdens while setting out concrete recommendations to ensure fair posting, effective enforcement, and legal certainty. The paper stressed the need to build on existing national systems, avoid a one size fits all approach, and ensure full interoperability through the Internal Market Information (IMI) System. AEIP also highlighted the importance of integrating existing tools, strengthening cross-border cooperation, expanding the information required in posting declarations, and granting access to relevant data to national sectoral paritarian funds to support compliance and prevent social dumping.

Alongside this publication, two meetings were held with Members of the European Parliament and their teams, including a one meeting on 28 April 2025 with the office of Johan Danielsson and a meeting on 16 April 2025 with the team of Andreas Schwab, both co-rapporteurs for the file in the European´s Parliament EMPL and IMCO Committee, respectively. These exchanges allowed AEIP to explain its position, raise concerns about proposed amendments, and highlight the added value of paritarian institutions in ensuring compliance, fair competition, and the protection of posted workers.

AEIP Projects

European Tracking Service on Pensions (ETS)

Background

In 2018, the European Commission called for the "development of web-based cross-border pension tracking services that help mobile workers follow their pension rights accrued in different Member States and pension schemes in the course of their career".

A consortium of experienced European pension stakeholders took up the challenge to carry out a European Commission action to develop the pilot stage of a European Tracking Service on Pensions (ETS). Partners in the ETS project include the European Association of Paritarian Institutions (AEIP), Sigedis and the Federal Pension Service in Belgium, PGGM and APG in the Netherlands, Versorgungsanstalt des Bundes und der Länder (VBL) in Germany, and the Swedish Pensions Agency, Pensionsmyndigheten, and Minpension.se in Sweden.

The €2.1 million ETS project was jointly funded by the European Commission (€1.7 million) and the consortium partners. Launched on 1 January 2019, the ETS project builds upon the foundation laid by the earlier "Track and Trace Your Pension in Europe" (TTYPE) initiative. The TTYPE project, which ran from June 2013 to June 2016, delivered a proposed design, key recommendations, and a business plan for establishing a European Pension Tracking Service.

Aim of the ETS Project

The mission of the ETS project is to enable individuals to gain a clear overview of their pension entitlements acquired across the European Union and to provide them with personalised, tailored information about their pensions across Member States. The project also aims to support national pension tracking services and providers in delivering targeted communication to their participants and locating them when needed.

ETS Pilot Phase

In November 2022, the project consortium successfully completed the ETS pilot project and founded the ETS Association. From 2019 to 2022, we developed the pilot stage of the ETS project. The consortium has built the pilot stage of the European Tracking Service on Pensions under the already existing brand FindyourPension.eu, a website that has supported mobile researchers in dealing with their various pension claims since 2011. To this end, the FindyourPension (FYP) website for mobile researchers was broadened and relaunched, and the infrastructure for data transmission was developed. Belgium was the first country to be connected for a transmission of personal pension information to the ETS, creating a proof of concept. The current ETS pilot is the first stepping stone on the path towards a fully functioning ETS.[9]

The ETS Association

The ETS Association pursues the following vision: "All residents in the European countries should have access to information on their pension entitlements no matter where they were acquired within Europe and regardless of their country of residence." To achieve our vision, the project consortium will build upon the deliverables from the pilot phase and the results already achieved to begin working on the ETS deliverables in the rollout phase. The complex task of establishing the European Tracking Service for Pensions involves multiple aspects, target groups, and areas of activity.

Rollout Phase of the ETS Project

In March 2024, the ETS Association was awarded a grant of €4.7 million from the European Commission (DG EMPL) for the rollout phase of the European Tracking Service on Pensions, which is scheduled to happen in 2029. As of end of 2025, both the Belgian and the French national tracking systems are connected with the ETS. The technical infrastructure needed to connect the Dutch national tracking system has also been put in place.

Events and Activities 2025

On 24 March, the ETS Association held an online event as part of the recurring European Forum on Pension Communication and as a follow-up to previous meetings with national tracking services. The event, which brought together representatives from national tracking services and other stakeholders, provided an update on the state of play of the ETS project as well as on the activities of the European Tracking Service Association.

On 16 and 17 April 2025, board members of the ETS Association and other partners of the ETS project attended a workshop in Rolduc (the Netherlands). The first session focused on the data model, security framework, use of AI in the future, and any issues on the ETS data exchange and contextualization. In the subsequent session of the workshop, participants discussed the realization of the connection strategy and communication plan.

On 24 September 2025, AEIP and the other partners of the ETS Association co-organised the European Forum on Pensions Communication, held at the Belgian Federal Pension Service in Brussels. The event is seen as a platform for policymakers, pension professionals, academics, public administrators and other stakeholders to discuss ways to improve individuals' and transparency in pension systems.

The 2025 European Forum on Pension Communication, which included speeches from the European Commission, the Federal Pension Service of Belgium, EIOPA, and representatives from Member States, focused on the role of pension tracking services in raising awareness about retirement income and supporting better financial planning. Participants also exchanged best practices on pension tracking and communication. The event was well received and attended by more than 70 people.

POST-MEET: Information actions for posting in the construction sector

The POST-MEET project was launched in 2024 and it is being implemented in eight EU Member States. It supports workers and companies by improving access to information on employment conditions to posted workers, information about administrative procedures and sectoral funds. It is coordinated by CNCE and financed by the European Social Fund. POST-MEET develops multilingual country guides, organises seminars, and uses communication tools to provide clear and reliable information. AEIP leads dissemination activities and organises the main dissemination events in Brussels.

6.For more information about the ETS pilot project, please read the report available here.

Events and Activities 2025

Following the successful organisation by AEIP of the first dissemination event in 2024, AEIP took part in the POST-MEET second dissemination event in September 2025, which took place at the premises of OOZ Nova Gorica, in Slovenia. During this event, AEIP presented presentation on Work Package 5 (Dissemination and communication activities), to project partners and stakeholders.

During the second half of 2025, AEIP started the preparation and organisation of the POST-MEET Final Conference, held at the European Parliament in Brussels on 3rd February 2026. AEIP drafted the programme and coordinated with project partners to ensure a coherent presentation of project results. Emphasis was placed on linking the conference discussions to current EU policy debates. AEIP managed the main organisational and promotional activities for the event. This included coordinating logistical arrangements, supporting the identification and confirmation of speakers, and carrying out dissemination actions. AEIP also maintained regular contact with the hosting Member of the European Parliament, Gabriele Bischoff, and the Parliamentary Administration to facilitate the organisation of the event at the European Parliament.

SIDE-CIC: Social Identity Cards in Construction

The Social Identity Cards in Construction (SIDE-CIC) project, co-financed by the European Commission under the Social Dialogue Programme and implemented by the EU social partners FIEC and EFBWW explored the use and function of social ID cards within the construction sector. These tools were designed to enhance the enforcement of EU legislation, increase transparency for workers, employers, and labour authorities, and support fair labour mobility.

The project responded to key challenges including complex subcontracting chains, undeclared work, sectoral fragmentation, and growing worker mobility, all of which were further affected by the diversity of social ID card schemes developed at national, regional, and local levels across Europe.

AEIP was selected as Coordinating Expert for the SIDE-CIC project to carry out the EU wide mapping of social ID cards schemes in the construction sector in the EU and EEA, which was carried in collaboration with CNCE (Commissione Nazionale paritetica per le Casse Edili).

Events and Activities 2025

On 10 June 2025, AEIP participated in the SIDE-CIC Final Conference held at the Residence Palace in Brussels. The conference discussed the role of Social Identity Cards in the construction sector and their contribution to transparency, enforcement, and fair labour mobility, with a particular focus on the feasibility of interoperability between national schemes and the policy challenges linked to data protection and digitalisation.

During the conference, AEIP presented the final mapping report on Social Identity Cards in the construction sector across the EU and EEA. The presentation highlighted the main findings of the report, which maps existing social ID card schemes in 17 countries, analyses their legal and technical features, and assesses their role in combating undeclared work, improving compliance, and supporting labour mobility. The discussion also addressed key issues such as GDPR compliance, governance models, and the potential for future interoperability, positioning the mapping report as a central reference for the next steps of the SIDE-CIC project and further policy reflections at EU-level. The report and its executive summary are available here.

DeSoCo 2: Decentralized Thematic Social Dialogue for the Construction Industry

The DESOCO 2 project (2023–2025) built upon the success of its predecessor, DESOCO 1, with the aim of strengthening formal European Sectoral Social Dialogue in the construction industry. This initiative was a collaborative effort between the European Social Partners, FIEC and EFBWW, with AEIP contributing as a project partner responsible for coordinating “secretarial” tasks. FIEC and EFBWW, as founding members of one of the first European Sectoral Social Dialogue Committees, have long been committed to developing sustainable industrial relations. Through DESOCO 2, they aimed to deepen collaboration, coordinate joint research efforts, and ensure the active participation of all stakeholders in addressing the evolving needs of the construction sector. The DESOCO 2 project aimed to:

- Foster European Social Dialogue at the national level, focusing particularly on engaging social partners from Central and Eastern European countries (CEECs).
- Enhance the capacity of national social partners to actively engage in dialogue and contribute to EU policy-making.
- Address key social and economic challenges impacting the construction labour market, such as employment, health and safety, and vocational education and training (VET).

Over its two-year duration, DESOCO 2 hosted five out of six decentralised thematic meetings in CEECs. These meetings strengthened the involvement of national social partners in shaping the future of the construction industry and enhancing their contributions to the European Social Dialogue.

Events and Activities 2025

In March 2025, a decentralised thematic workshop under the DESOCO 2 project was held in Bratislava, hosted at the premises of the European Labour Authority. AEIP contributed to the event through its delegation and supported the smooth organisation and coordination of the meeting.

The event focused on the role of third-country nationals in the EU construction labour market and gathered European and national social partners, representatives of EU institutions, and experts to exchange views on recruitment practices, subcontracting chains, labour intermediaries, and enforcement challenges. The programme included presentations by ELA and the European Commission, as well as in depth discussions on the Talent Mobility Package and the outcomes of the FELM project, providing a comprehensive overview of policy developments affecting the sector.


AEIP Events

AEIP Annual Conference 2025

On 29th October 2025, the AEIP Annual Conference 2025 took place at the Postillion Hotel in Rotterdam, under the title *Advancing Social Protection Through Paritarian Approaches*, bringing together representatives of paritarian institutions, EU institutions, social partners and experts to reflect on the future of occupational pensions and the broader social role of paritarian schemes in Europe.

The conference was opened by AEIP President Werner Schneider, represented by Roland Sonntag, who welcomed participants and set the scene for a discussion centred on strengthening social protection through jointly governed institutions.

The first keynote address was delivered by Harmen van Wijnen, Chair of the Executive Board of ABP, who shared insights into the recent pension reform in the Netherlands and its implications for one of Europe's largest pension funds. He underlined the role occupational pensions can play in addressing two major challenges facing Europe: demographic ageing and the growing need for strategic long-term investments. In this context, he stressed the importance of an enabling EU regulatory framework that encourages Member States to develop funded pension schemes and provides appropriate incentives.

A second keynote speech by Tilman Lueder, Head of the Insurance and Pensions Unit at DG FISMA, European Commission, focused on the value proposition of second pillar pensions within the European financial and regulatory landscape.

The first panel discussion addressed the DC social model in pensions. Against the backdrop of an accelerating shift from defined benefit to defined contribution schemes across Europe, panellists explored how paritarian occupational DC schemes can combine flexibility and portability with security and solidarity features. The discussion examined how risks can be managed and shared in DC arrangements and how paritarian governance can help prepare members and beneficiaries for increased individual responsibility while ensuring adequate protection.

The second panel turned to the role of paritarian social protection institutions in tackling Europe's housing crisis. Speakers discussed whether and how such institutions can contribute through long-term, socially responsible investments, while highlighting that the key challenge is not a lack of capital but ensuring that investments are efficient and directed towards increasing housing supply. The debate also underlined the importance of coherent national and local housing policies to provide stability and predictability, as well as the need to make better use of existing housing stock in response to demographic change.

The conference concluded with remarks by AEIP Vice President Matthies Verstegen, who drew together the insights from both panels and emphasised the need for continued cooperation at both EU and national level to strengthen social protection systems and reinforce the social dimension of the European project.

The 2025 Annual Conference once again demonstrated the relevance of paritarian approaches in addressing Europe's pressing social and economic challenges and reaffirmed AEIP's commitment to fostering dialogue and collaboration among its members and institutional partners.

European Retirement Week

On 27 November 2025, AEIP, PensionsEurope and the ETS Association jointly held the virtual event "Rethinking how we communicate about pensions", as part of the European Retirement Week 2025.

During the webinar, representatives from academia, pensions industry, and social media discussed how communication strategies can be reconsidered to drive increasing trust and engagement from EU pension savers.

Speakers highlighted ways to encourage young people to save for retirement early in their career, as well as how digital tools, such as artificial intelligence and social media, can be leveraged to enhance pension communication and promote greater engagement with EU citizens, particularly young generations.

To watch the full event, click here.

Other key events in 2025

- **CSC-AEIP Roundtable on good practices in continuing vocational training and paritarian services (27th February 2025):** AEIP participated in and co-organised this roundtable held in Bucharest, Romania which brought together European and national social partners, EU representatives, and paritarian organisations to exchange best practices and discuss future cooperation.
- **DESOCO Thematic Workshop on Third-Country Nationals in Construction (13th March 2025)**: AEIP attended the workshop held at the offices of the ELA in Bratislava, Slovakia. The workshop brought together European social partners, EU institutions, and national stakeholders.
- **European Construction Paid Leave Convention CIBTP (3rd June 2025):** AEIP participated in the Convention on and presented the mapping of social ID cards in the construction sector across the EEA, highlighting their role in combating undeclared work, improving traceability on sites, and supporting enforcement through paritarian governance.
- **SIDE-CIC Final Conference (10th June 2025):** AEIP presented the SIDE-CIC Mapping Report at the SIDE-CIC Final Conference held at the Residence Palace in Brussels. It focused on mapping the diversity of existing national schemes in the construction sector across the EEA and examining their contribution to transparency, effective enforcement, and the fight against undeclared work.
- **World Pension Alliance (WPA) and Transatlantic conference 2025 (10th and 11th June 2025):** AEIP co-organised, with the other members of the WPA, the 2025 virtual WPA and Transatlantic conference. The online event brought together thought leaders and policy makers from around the globe to discuss the trends and best practices in retirement and healthcare benefits, as well as the state of labour/management relations and bargaining throughout the world.
- **POST-MEET Project 2nd dissemination event (9th September 2025):** AEIP presented the POST-MEET dissemination and communication activities at the 2nd Dissemination Event held in the offices of the Chamber of Crafts and Entrepreneurship of Nova Gorica, Slovenia.
- **European Social Dialogue Construction, Working party – Employment (16th October 2025):** The meeting brought together EU sectoral social partners FIEC and EFBWW, the European Commission, the ELA, and other stakeholders to discuss labour mobility, the posting of workers, and ongoing EU projects. AEIP provided a brief oral update on the progress of the POST-MEET project and upcoming activities.

AEIP Partnerships

World Pension Alliance

The WPA consists of the main advocacy associations representing pension plans and providers at the international level, including Europe, the United States, Canada, and Latin America. AEIP was one of the founding members of the WPA, which was launched in 2011 as the Global Pension Alliance.

Today, through its members, the WPA represents more than 400 million people covered by retirement plans and roughly 5,000 pension providers managing more than USD 7 trillion. The primary long-term objective of the WPA is to be recognised at the international level as the common voice of the non-profit pension industry, representing millions of retirement income plan members.

In June 2025, WPA sent a letter to the U.S. Senate Committee on Finance, expressing significant European pension investors' concerns about Section 899 of the One Big Beautiful Bill Act. The letter underlined the possible unintended consequences of the draft Section 899 of the Bill, which could impose withholding taxes of up to 50% on investments in the United States. The proposed article was then removed from the final legislation.

Transatlantic Partnership

The US National Coordinating Committee for Multiemployer Plans (NCCMP), the Multi-Employer Benefit Plan Council of Canada (MEBCO), and AEIP signed a Protocol of Cooperation in 2008 to better coordinate lobbying activities where common interests are shared.

The NCCMP is an American advocacy organisation of national, regional, and local multiemployer pension, health, and welfare plans; international and local unions; national and local employer associations; individual local employers; and multiemployer fund professionals.

MEBCO is a Canadian federal no-share capital corporation, operating on a not-for-profit basis. MEBCO represents the interests of Canadian multiemployer pension and benefit plans.

Under the Protocol of Cooperation, AEIP, the NCCMP, and MEBCO organise a joint conference each year, bringing together social protection institutions, government representatives, social partners, banking representatives, and industry employees from both sides of the Atlantic to exchange good practices and discuss the current situation in the US, Canada, and Europe.

OECD Working Party on Insurance and Pensions

Since 2015, AEIP has participated as an observer in the work of the Organisation for Economic Co-operation and Development (OECD) Working Party on Insurance and Pensions. The Working Party's task is to review funded and private pension systems across the globe while conducting high-quality analyses of policies and technical issues. Through the coordinated efforts of its members, who represent national administrations from all over the world, the Working Party is an appropriate forum for fruitful discussions and the formulation of policy recommendations, with the objective of promoting complementary pensions.

Protocol of Cooperation with Social Partners in the Construction Sector

Since the signing of a Protocol of Cooperation in 2017, AEIP has engaged in close cooperation with two European social partners in the construction sector, the EFBWW and FIEC. The objective of this cooperation was defined as the development, elaboration, and coordination of a long-term action plan to strengthen the system of industrial relations in the construction industry in the CEE countries. The partners also committed to conducting joint research activities in the European social dimension of the construction industry.

Protocol of Cooperation with PensionsEurope

AEIP and PensionsEurope signed a Protocol of Cooperation in September 2015, recognising the shared value of ongoing dialogue and the open exchange of ideas to meet common challenges and objectives in the field of workplace pensions. The overall aim of the cooperation is to provide added value to all the beneficiaries of ongoing and future activities, including companies, their employees, and, of course, pensioners. AEIP and PensionsEurope agreed to share ideas and experiences in order to learn from each other and promote common positions where appropriate.

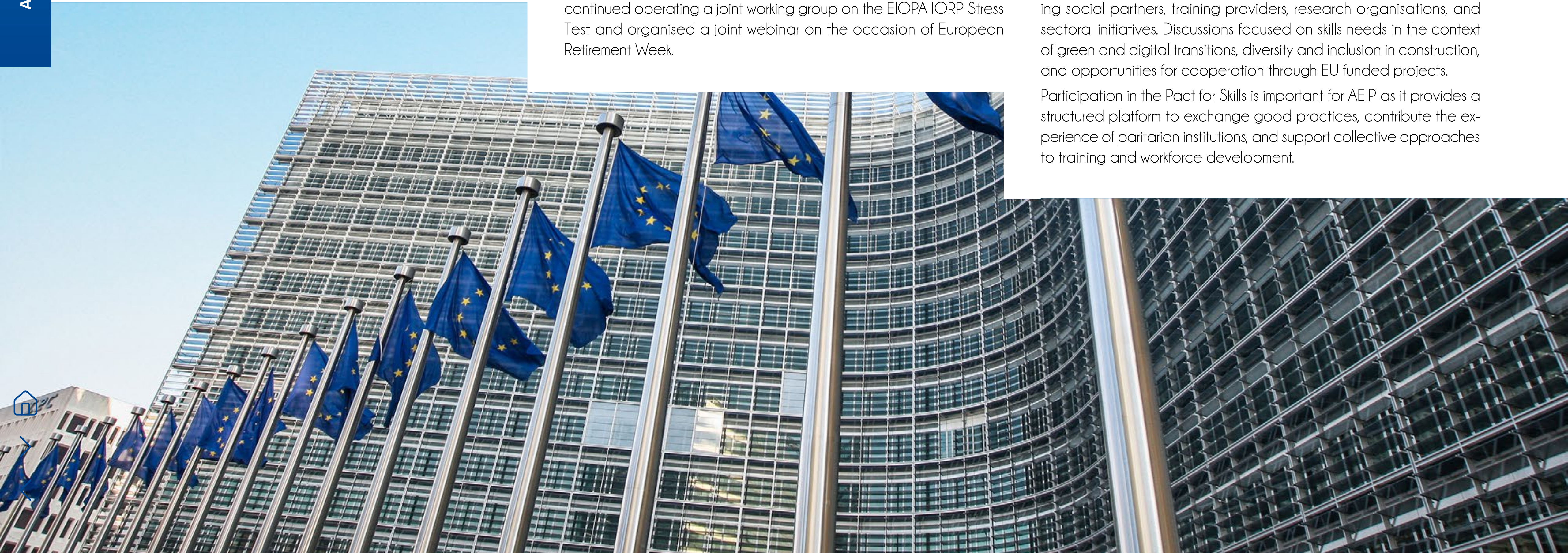
In line with their shared objectives, in 2025, AEIP and PensionsEurope continued operating a joint working group on the EIOPA IORP Stress Test and organised a joint webinar on the occasion of European Retirement Week.

AEIP Joins Pact for Skills in Construction

In October 2025, AEIP formally joined the Pact for Skills in Construction, an initiative launched by the European Commission to support skills development, upskilling, and reskilling across strategic sectors. By becoming a signatory, AEIP reinforced its commitment to strengthening the construction workforce and supporting the sector in addressing major challenges linked to labour shortages, demographic change, and the green and digital transitions.

Following its accession, AEIP took part in the first meeting of Pact for Skills signatories on 23 October 2025 organised by FIEC. The meeting brought together a wide range of European stakeholders, including social partners, training providers, research organisations, and sectoral initiatives. Discussions focused on skills needs in the context of green and digital transitions, diversity and inclusion in construction, and opportunities for cooperation through EU funded projects.

Participation in the Pact for Skills is important for AEIP as it provides a structured platform to exchange good practices, contribute the experience of paritarian institutions, and support collective approaches to training and workforce development.



AEIP Governance

Werner Schneider

AEIP President

Matthies Verstegen

AEIP Vice-President

Simone Miotto

Executive Director

Working Areas: Development of AEIP; Responsible for the Brussels based Team; Relations with European Institutions & Partners; Pension funds & Sustainable Investment; Management of European Projects; Outreach and coordination

Cécile Henrotte

Internal Affairs Manager

Working Areas: Human Resources; Administrative support to the Brussels' office; Budget & Accounting; Website & Database Coordination; Communications Material; Events Management

Roberto Silvestri

Policy Advisor on Pension & Financial Affairs

Working Areas: Coordination AEIP Commissions I & II Coordinated Retirement Schemes & Commission II – Occupational Pension Funds; Relations with European Institutions & Partners

Javiera Muñoz bruce

Policy Advisor Healthcare & Provident Funds

Working Areas: Coordinating AEIP Commission III – European Healthcare Affairs and Commission IV Health and safety & V Paid Holiday Schemes; Relations with European Institutions and Partner Organizations; Project Management

AEIP Members

Associate Members

AGIRC-ARRCO - www.agirc-arrco.fr - *France*	Agirc-Arrco is the paritarian mandatory pension scheme covering wage-earners in the private sector created and driven by social partners; as a PAYG scheme it is coordinated through the EU regulation 883.
PensioPlus - www.pensioplus.be - *Belgium*	PensioPlus is a not-for-profit organization which reunites the IORPs and sectorial pension schemes providers, all involved in the 2nd pillar pension schemes.
BUAK - www.buak.at - *Austria*	BUAK is a public paritarian corporation, focused on Construction Workers' Holiday and Severance Pay Fund.
Federation of Dutch Pension Funds www.pensioenfederatie.nl - *Netherlands*	On behalf of its members, the Federation of the Dutch Pension funds promotes the further development, maintenance and the provision of a 2nd pillar pension system that is based on high quality and trust.
BIL Pension Fund - www.bil.com - *Luxembourg*	BIL Pension Fund is a European Pension Fund Platform, working inside the New York Life Mutual Insurance Company, after the merger with DEXIA.
Soka-bau - www.soka-bau.de - *Germany*	SOKA-BAU is a paritarian institution established by the social partners of the German construction industry.
CTIP - www.ctip.asso.fr - *France*	The Technical Centre for Provident Insurance Undertakings – CTIP represents provident institutions, not-for-profit personal insurance organizations with paritarian governance.
Tela - www.tela.fi - *Finland*	The Finish Pension Alliance - TELA is a federation defending the interests of all the providers of pensions in Finland. It focuses on statutory, private sector foundations and pension funds.
Formedil - www.formedil.it - Italy	Formedil is the Italian joint institution dedicated to workplace training and health and safety in the construction sector. Its mission is to promote, implement, and coordinate activities at the national level in training, health and safety, professional qualification, and requalification.

Associate Members

Assofondi Pensione - www.assofondipensione.it - *Italy*

Assofondipensione is a not-for-profit organization which represents the interests of the pension funds established after 28 April 1993 managed by social partners.

Assoprevidenza - www.assoprevidenza.it - *Italy*

Assoprevidenza is an Italian not-for-profit organization for welfare and 2nd pillar pension managed by social partners.

Constructiv - constructiv.be/fr - *Belgium*

Constructiv, a Belgian paritarian organisation focused on the construction sector, has joined AEIP as an Affiliate Member. Established by social partners in the construction industry, Constructiv is a social protection fund that plays a key role in workforce development, helping individuals enter and thrive in the sector.

CSC - www.casoc.ro - *Romania*

CSC is a not-for-profit organization which represents the interests of the construction sector in Romania. It also represents the constructors' associations and the trade unions in the construction sector.

CWPS - www.cwps.ie - *Ireland*

CWPS is the construction Workers' Pension Scheme in Ireland. It is an industry-wide pension scheme, providing pension and protection benefits for workers in the construction sector and related industries.

Labour Foundation for Construction
www.fundacionlaboral.org - *Spain*

The Fundación Laboral de la Construcción is a non-profit bipartite organization created in 1992 by the most representative institutions of the construction sector: Confederación Nacional de la Construcción (CNC), Comisiones Obreras de Construcción y Servicios (CCOO-CyS), and Federación de Industria, Construcción y Agro de UGT (UGT-FICA). Its main goals are to improve professional training and skills amongst the workers, promote health and safety in the workplace and generally improve employment.

Mefop - www.mefop.it - *Italy*

Mefop is a not-for-profit organization working on the development of the pension schemes in Italy and managed by social partners.

Työllisyysrahasto
www.tyollisyysrahasto.fi - *Finland*

The Employment Fund collects unemployment insurance contributions used for funding earnings-related unemployment benefits and promoting employees' competence development through benefits for adult students. The Employment Fund pays adult education benefits and scholarships for qualified employees to support work competences. The Employment Fund is an organisation established by law and managed by the labour market parties.

Task-force Members

A2VIP - www.a2vip.fr/

Created in 2014 at the initiative of Allianz France and operated in partnership with the Apicil Group of which it is a member, A2VIP offers collective supplementary social protection contracts (health and provident insurance) with companies in the inter-professional sector.

Non-profit parity insurer, A2VIP develops its activity around the strong values of trust, high standards, solidarity, excellence and innovation.

Arbeitsgemeinschaft Berufsständischer Versorgungseinrichtungen - www.abv.de - *Germany*

Arbeitsgemeinschaft Berufsständischer Versorgungseinrichtungen (ABV) has joined AEIP as a Task Force Member. ABV represents German retirement schemes for liberal professions, offering support to members of specialised professional associations, including physicians, pharmacists, architects, and lawyers. Its work focuses on managing retirement schemes and providing essential support to professionals in these fields.

AG2R - www.ag2rlamondiale.fr

"AG2R-La Mondiale is a social and patrimonial potection group insuring individuals, employees, self-employed persons and enterprises."

Congés intempéries BTP - www.cibtp.fr

The original mission of the Union des caisses de Franceis to ensure the distribution among the various caisses of the expenses resulting from the movement of construction workers from one caisse to another. The network is made up of thirteen caisses serving companies and construction workers throughout France (metropolitan France and overseas departments).

Carac - www.carac.fr

Carac is an independent savings, retirement and provident mutual insurance company created in 1924.

CARMF - www.carmf.fr - *France*

Caisse Autonome de Retraite des Médecins de France (CARMF) has joined AEIP as a Task Force Member in 2025. CARMF manages the mandatory pension scheme for self-employed medical doctors in France, ensuring retirement, disability and survivor benefits, and contributing to the long-term sustainability of social protection for the medical profession.

CAPSSA - www.capssa.f

CAPSSA is the provident institution created in 1994 to manage the new provident scheme (death and disability) set up by a collective agreement of 24 December 1993.

CNCE - www.cnce.it

The CNCE is the Joint National Committee for Building Workers' Welfare Funds for orientation, control and coordination of the Workers' Welfare Funds.

Task-force Members

CBE - www.cbe.be

Coopération Bancaire pour l'Europe (CBE_GEIE) is a European Economic Interest Grouping established in 1992, based in Brussels, that provides specialized information and consultancy on European financing topics and programs. Acting as a bridge between Europe and local territories, CBE actively supports its members and clients through various assistance activities. With a strong track record in European projects since 2016, CBE is now expanding its focus to address financial matters related to social security, ensuring high-quality expertise while serving the best interests of its stakeholders.

HUIORP - www.eletea.com.gr

The Hellenic Union of Institutions for Occupational Retirement Provision – HUIORP is the institutional body representing the occupational insurance sector in Greece, providing policy positions and proposals to the State, the international and European institutions. Since 2018, HUIORP have been actively contributing to policy making by formulating proposals towards high quality, adequate retirement income and the preservation of a decent standard of living at the end of professional life.

IPECA PRÉVOYANCE - ipeca.fr

"IPECA PRÉVOYANCE was created to meet the retirement and pension needs of aerospace companies as a supplement of the general social security scheme. It offers group provident solutions to cover all risks related to the person: work stoppage, disability and death. IPECA PRÉVOYANCE also designs individual pension solutions for working people, former employees, pensioners, job seekers and their families (beneficiaries)."

Ipsec - www.ipsecprev.fr

IPSEC is a French provident institution, created in 1955 by Caisse des Dépôts et Consignations. Ipsec is the benchmark insurer for the public and other authorities (real estate, local authorities, passenger transport, highways, etc.).

Lombard Odier - www.lombardodier.com

Lombard Odier is a private bank in Switzerland. Lombard Odier Pension Fund is a Private Pension Scheme and a mandatory and voluntary paritarian pension funds under management of a specific branch of the banking group. It is a not-for-profit provider, and for the mandatory part, falls under the regulation of the 883 EU-Level.

PGGM - www.pggm.nl/english

PGGM is a pension fund service provider which manages the pensions for different pension funds, the affiliated employers and their employees.

Pro BTP - www.probtp.com

PRO BTP is the social protection group serving companies, craftsmen, employees, apprentices and pensioners in the building and civil engineering sector in the field of health, providence, retirement, savings and insurance.

TAYFE NPID - www.tayfe.gr - *Greece*

TAYFE NPID, a social security organization that provides retirement income sector-wide to employees of the pharmaceutical sector in Greece.

European Association of Paritarian Institutions of Social Protection

Mission

Promotion of Paritarian Social Protection Schemes and defence of the shared interest of its members.

Philosophy

As a key player in the area of Social Protection at European level we promote responsible and efficient Paritarism across Europe and are recognized as an added-value for our members and partners.

Who are we?

AEIP is the leading non-profit association gathering institutions, organisations, companies and federations involved in the development and management of Paritarian Social Protection schemes in Europe.

What do we want? (Identity, DNA)

We have been entrusted by our members with the responsibility to protect and defend the Paritarian social protection schemes at the local and the European level. Our ambition is to be the leader exercising influence to strengthen and ensure sustainability of Paritarian social protection schemes.

What do we do?

Through our presence, our proposals and our communication we defend, develop and promote a responsible and powerful Paritarism as a means for optimal and efficient social protection.

Where do we go in Medium Term?

Our intermediate goals are the following:

- Fully ensure advocacy of our Associations' members' interests
- Managing our growth to focus on the sustainability of the current situation

Where do we go in Long Term?

Our ultimate goal is to be recognized as a major European player and as an inexhaustible source for improving efficient Paritarian social protection schemes in Europe and support our member organisations in this respect.

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