

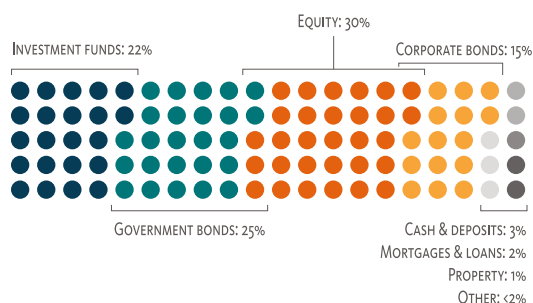
ANNUAL 2024 DATA

#IORPS #OCCUPATIONALPENSIONS #INVESTMENT #ASSETALLOCATION

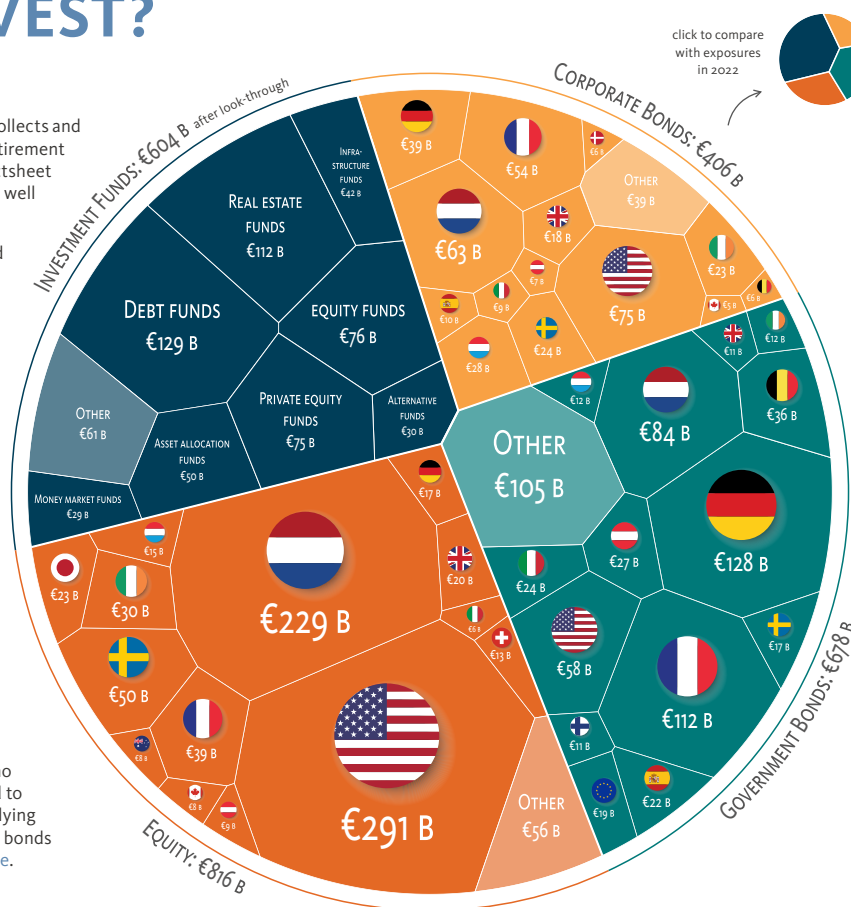
HOW DO IORPS INVEST?

The European Insurance and Occupational Pensions Authority (EIOPA) collects and publishes comprehensive statistics on institutions for occupational retirement provision (IORPs) in the European Economic Area. The graphs in this factsheet show the size of the IORPs market in terms of investments, members as well as contributions and benefits.

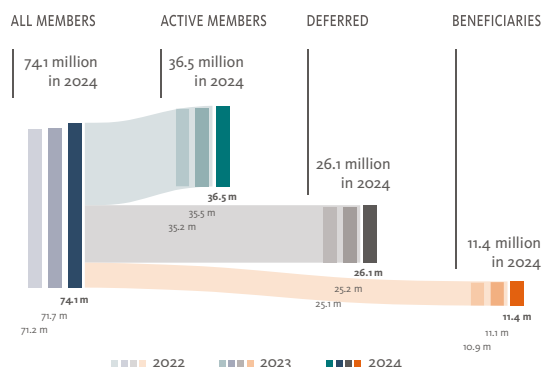
As of Q4 2024, European IORPs had 74.1 million members and held €2.69 trillion in investments. Most of these investments are allocated to investment funds, government bonds, equity and corporate bonds. These four categories together make up 92% of all investments.



The chart on the right provides an overview of investments across asset types and jurisdictions. The dark orange area with the flag of the United States, for instance, shows that European IORPs have a collective equity stake of €291 billion in US businesses. The blue section shows the distribution of assets across different fund types where no detailed information about the underlying assets is available. Compared to 2022, exposures via funds appear lower because some €400 bn of underlying assets are now represented directly under government bonds, corporate bonds and equity. To delve deeper into our data on IORPs, visit [EIOPA's website](#).



MEMBERS, CONTRIBUTIONS AND BENEFITS



The data on members of occupational pension funds shows continued growth, with the number of active members rising to 36.5 million and the number of beneficiaries receiving payouts reaching 11.4 million.

In 2024, IORPs received a total of €107 billion in contributions. On average, sponsors match every euro contributed by members of occupational pension funds with an additional two euros.

Active members are currently paying into a scheme. Deferred members are individuals who no longer pay into the pension scheme but have not started claiming their benefits yet. Beneficiaries are receiving pay-outs from one or more schemes.

