

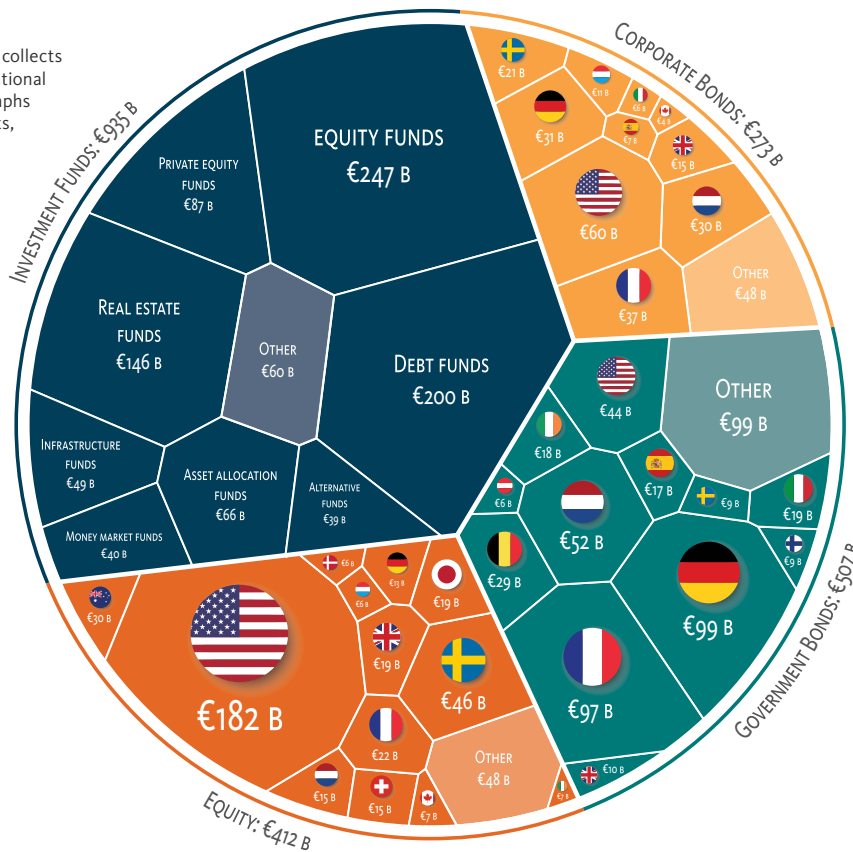
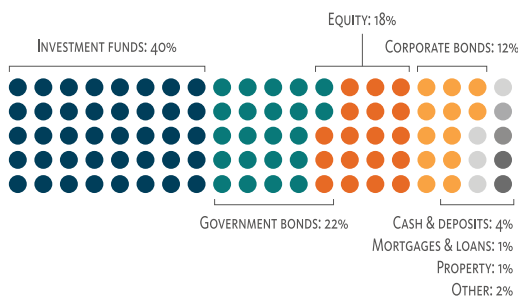
IN BRIEF

#IORPS #OCCUPATIONALPENSIONS #INVESTMENT #ASSETALLOCATION

HOW DO IORPS INVEST?

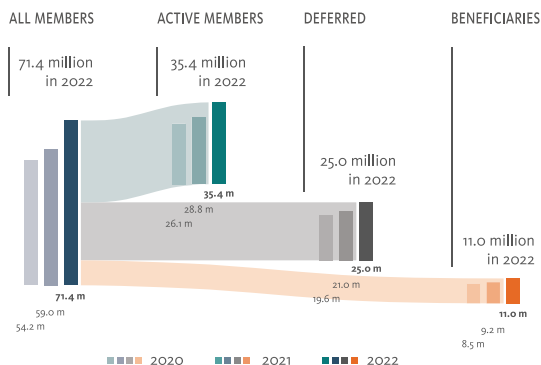
The European Insurance and Occupational Pensions Authority (EIOPA) collects and publishes comprehensive statistics on institutions for occupational retirement provision (IORPs) in the European Economic Area. The graphs in this factsheet show the size of the IORPs market in terms of assets, members as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

As of Q4 2022, European IORPs had 71.4 million members and held €2.34 trillion in assets. Most of these assets 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 €182 billion in US businesses. The blue section of the chart shows the distribution of assets across different fund types. To delve deeper into our data on IORPs, visit [EIOPA's website](#).

MEMBERS, CONTRIBUTIONS AND BENEFITS



The data on members of occupational pension funds reveals a distinct trend: the number of new active members has increased in recent years, while the count of beneficiaries receiving payouts has remained relatively stable.

This surge in active members has also led to an increase in contributions, with a significant 17.5% rise in 2022. 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.

