

# Pan-European Personal Pension Product: Save for your pension anywhere in Europe

## Infographic

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### PAN-EUROPEAN PERSONAL PENSION PRODUCT (PEPP)

## SAVE FOR YOUR PENSION IN ANY EU COUNTRY!



Imagine if you could save for your pension anywhere in the EU...



### With PEPP you can!

If you are:

- employed
- self-employed
- part-time employed
- in modern employment form

### PEPP is voluntary, private and not related to your occupation

- You can continue saving in the same product even when you move to another EU country
- You can switch providers every five years, at limited costs

### PEPP - The Quality Label

- National authorisation of the product
- Regular supervision of provider and product by national supervisory authorities
- Monitoring by EIOPA
- Central register for PEPPs

### PEPP is cost-efficient

Costs cannot be higher than 1% of the accumulated capital per year ("Basic-PEPP")

### PEPP is transparent

Clear information about costs and fees provided before you sign up (standardised Key Information Document (KID))  
You can compare the risks and rewards to find the PEPP suitable to you  
You will receive an annual personalised pension benefits statement  
Your savings are protected

PEPP IS IDEAL IF YOU MOVE BETWEEN DIFFERENT EU COUNTRIES!

### PEPP is needed to:

- Help European consumers reaching sufficient pension when they retire
- Offer a personal saving possibility, as occupational pensions are often unavailable to EU citizens
- Bridge the pensions gap in Europe



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<https://www.eiopa.europa.eu/>

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