

# Cost and past performance report 2021

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## 2021 COST AND PAST PERFORMANCE REPORT

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

This report provides an analysis of costs for the year 2019 and past performance for the period 2015-2019. The products within scope for this iteration of the report are: Insurance-based Investments Products (IBIPs) and Personal Pension Products (PPPs).

The report covers the European Union (EU) markets until 2019 and excludes UK, being most of the analysis based on ad-hoc data collection developed after the UK Brexit final decision.

While the focus is 2019, some general considerations on the impact of COVID-19 on the retail investment market are also presented. Given the extent of the crisis, some preliminary considerations are drawn as the length and depth of the crisis raises a number of issues with regard to the costs and performance of retail investment products. Beyond possible illiquidity risks, market shocks have indeed impacted returns and in the longer terms costs.