



American Benefits Council

Pensions in Europe

How multinational companies are preparing their pensions in Europe for the future

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European Pensions Survey



Pensions in Europe



The changing face of pensions

1. Governance is becoming increasingly important
2. Defined Benefit pensions are in decline
3. New generation Defined Contribution pensions being developed

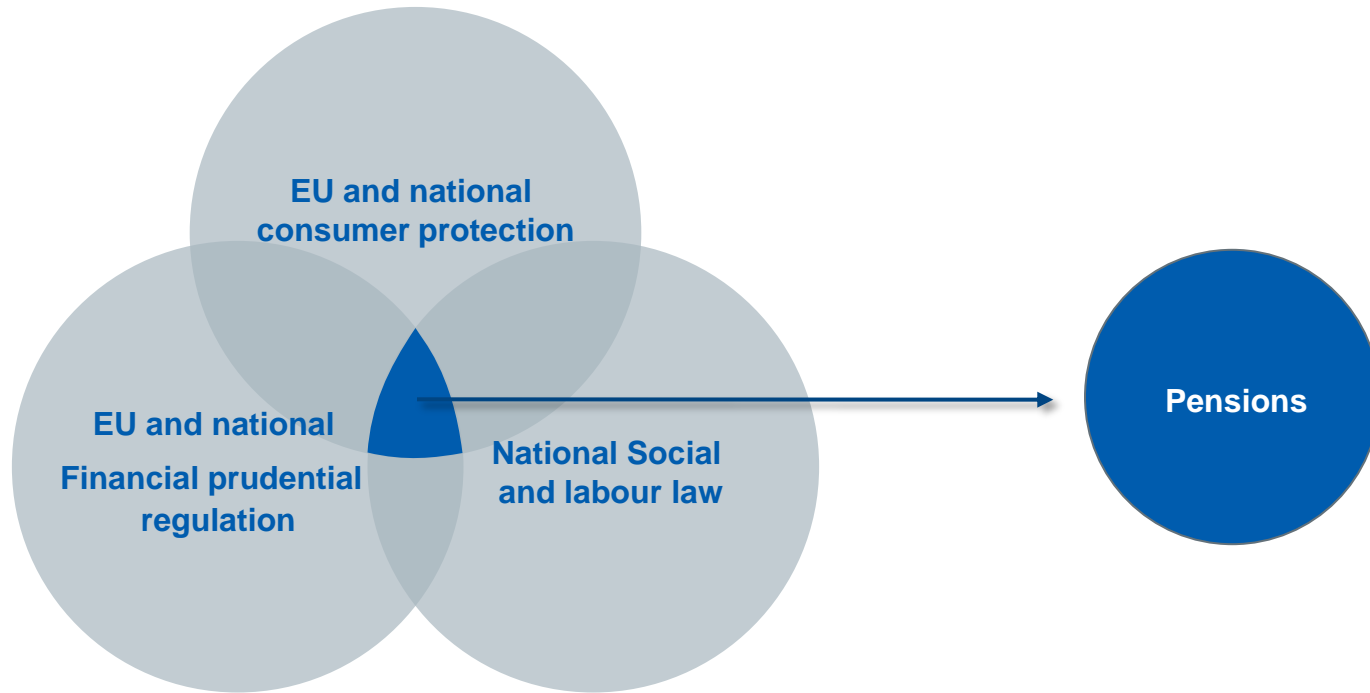
Pensions management: company archetypes

		Organisation	
		Decentralised	Centralised
Attitude to pensions	Thought leaders	Visionary	Trailblazer
	No-nonsense	Transformer	Pragmatist



The European dimension

Occupational pensions & Europe law



Source: AEGON Global Pensions

The European dimension

Who will lead the way?

European Commission

Consultants

Providers

Trailblazers





Finding the way forwards



Questions?

Thank you

AEGON Global Pensions

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What is asset pooling?

Asset pooling is the collective management of assets for the purpose of maximising advantage to the users

