



EIOPA-OPC-14-067
8 Dec. 2014

Database of pension plans & products in EEA: Statistical Summary

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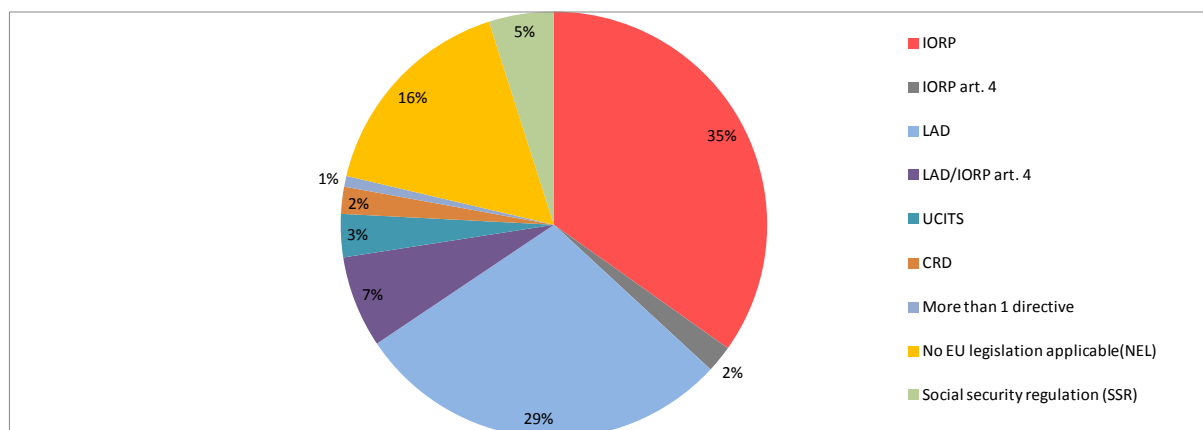
Structural and Qualitative Features

Types of pension plans/products by Member State (1-1.2)

Member State	Types of plans/products (Level 1)	Types of plans/products (Level 2)
AT	4	8
BE	5	29
BG	4	4
CY	2	2
CZ	5	6
DE	8	17
DK	5	6
EE	4	7
ES	5	7
FI	3	3
FR	9	15
GR	2	4
HR	3	3
HU	5	5
IE	3	5
IS	4	4
IT	6	11
LI	3	8
LT	8	8
LU	5	12
LV	2	3
MT	2	4
NL	5	8
NO	7	13
PL	7	7
PT	6	11
RO	2	3
SE	6	17
SI	4	7
SK	2	2
UK	3	5
Total	139	244

Applicable EU Law (1.3)

Applicable EU Law – total



Applicable EU Law - Occupational vs Personal

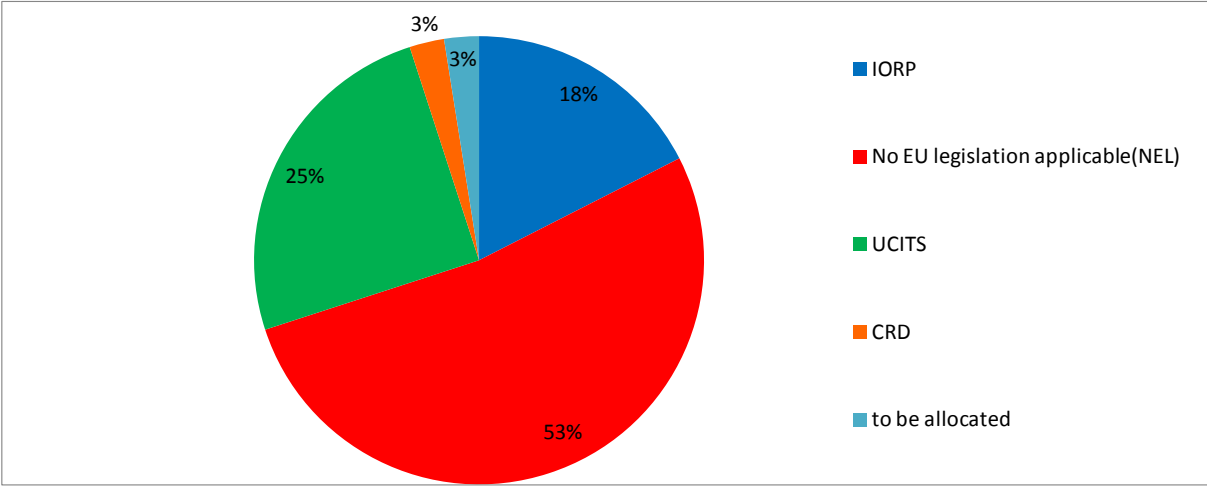
	IORP	IORP art. 4	LAD	LAD/IORP art. 4	UCITS	CRD	More than 1 directive	No EU legislation applicable (NEL)	Social security regulation (SSR)	Total
Occupational	75	3	33	17	4			20	4	156
Personal	2		35		4	3	2	20	8	74
Occupational & Personal	7	2	2			2				13
To be allocated	1									1
Total	85	5	70	17	8	5	2	40	12	244

Applicable EU Law - DB vs DC

	IORP	IORP art. 4	LAD	LAD/IORP art. 4	UCITS	CRD	More than 1 directive	No EU legislation applicable (NEL)	Social security regulation (SSR)	Total
DB	27		15	4	1			12	1	60
DC	31	1	28	7	4	1	2	20	5	99
Other	25	4	27	6	3	4		8	6	83
To be allocated	2									2
Total	85	5	70	17	8	5	2	40	12	244

Applicable EU Law taken as informal reference by national legislation (1.4)

Applicable EU Law taken as informal reference by national legislation - total



Applicable EU Law taken as informal reference by national legislation-Occupational vs Personal

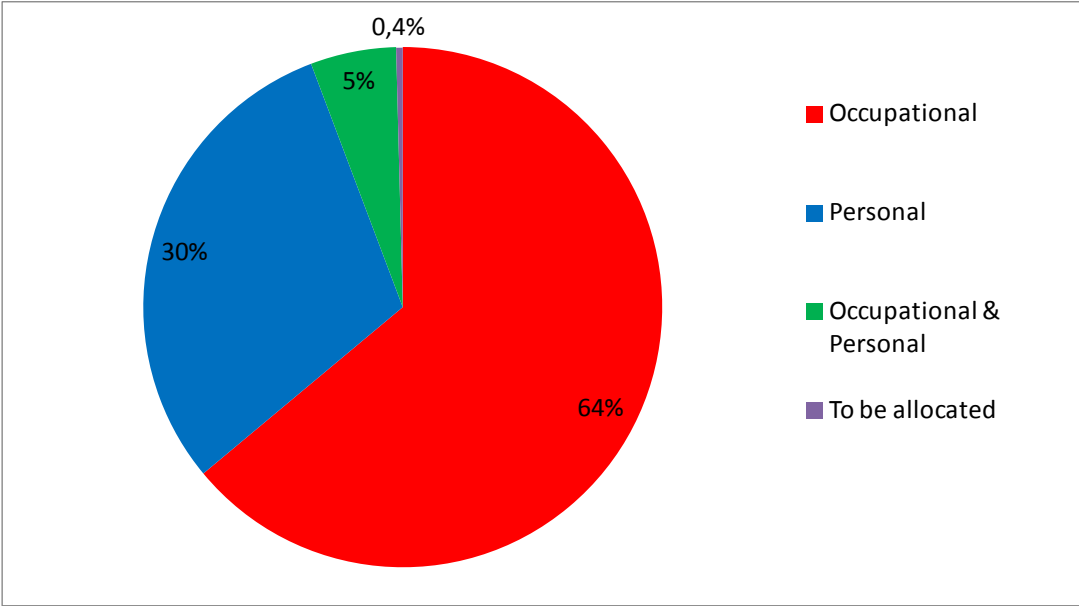
	IORP	UCITS	CRD	NEL	to be allocated	Total
Occupational	2			18		20
Personal	5	10	1	3	1	20
Occupational & Personal						
Total	7	10	1	21	1	40

Applicable EU Law taken as informal reference by national legislation- DB vs DC

	IORP	UCITS	CRD	NEL	to be allocated	Total
DB	2			10		12
DC	5	8	1	5	1	20
Other		2		6		8
Total	7	10	1	21	1	40

Occupational vs Personal pension plans/products (2.1)

Occupational vs personal pension plans/products – total



Occupational vs personal pension plans/products - DB vs DC

	Occupational	Personal	Occupational and Personal	To be allocated	Total
DB	55	4	1		60
DC	51	45	3		99
Other	49	25	9		83
To be allocated	1			1	2
Total	156	74	13	1	244

Occupational vs personal pension plans/products - by Member State

MS	Occupational	Personal	Occupational and Personal	To be allocated	Total
AT	7		1		8
BE	25	3	1		29
BG	1	3			4
CY	2				2
CZ		5		1	6
DE	8	9			17
DK	5	1			6
EE	3	4			7
ES	5	2			7
FI	3				3
FR	13	2			15
GR	4				4
HR	1	2			3
HU	1	4			5
IE	3	2			5
IS	3	1			4
IT	8	3			11
LI	6	2			8
LT	3	5			8
LU	10	2			12
LV		1	2		3
MT	2	2			4
NL	5	3			8
NO	11	2			13
PL	4	3			7
PT	7	4			11
RO		1	2		3
SE	12	5			17
SI	1		6		7
SK		1	1		2
UK	3	2			5
Total	156	74	13	1	244

Source of contributions (2.1.1-2.1.2)

Source of contributions –total

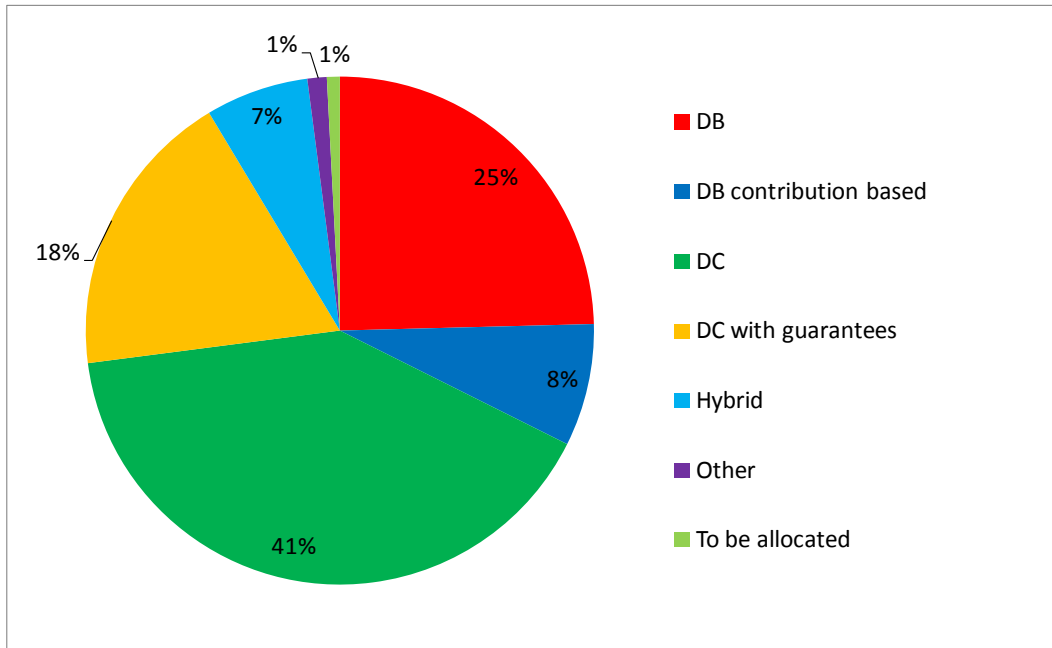
	Pension plans	Employer Contribution					Total
		Mandatory	Voluntary	Both possible	Not possible	To be allocated	
Member contribution	Mandatory	23	5	3	16		47
	Voluntary	28	71	8	29		136
	Both possible	9	1	11	3		24
	Not possible	21	9				30
	Other	4		2			6
	To be allocated					1	1
Total		85	86	24	48	1	244

Source of contributions - Occupational vs Personal

	Employer Contribution					Member Contribution						Total
	Mandatory	Voluntary	Both possible	Not possible	To be allocated	Mandatory	Voluntary	Both possible	Not possible	Other	To be allocated	
Occupational	81	49	20	6		25	77	20	28	6		156
Personal	4	24	4	42		22	46	4	2			74
Both occupational and personal		13					13					13
To be allocated					1						1	1
Total	85	86	24	48	1	47	136	24	30	6	1	244

DB vs DC pension plans (2.2)

DB vs DC pension plans - total



DB vs DC pension plans (2.2) - by Member State

MS	DB vs DC							Total
	DB	DB cont. based	DC	DC with guarant.	Hybrid	Other	To be allocated	
AT	3		1	3	1			8
BE	8	4	4	6	7			29
BG			2	2				4
CY	1		1					2
CZ	1		3	1			1	6
DE	5	11	1					17
DK	1		4	1				6
EE	1		4	2				7
ES	4		2			1		7
FI	2		1					3
FR	2	1	7	5				15
GR	1		2				1	4
HR			3					3
HU	1		2	1		1		5
IE	1		3		1			5
IS	1		3					4
IT	2		7	1		1		11
LI	2		1	2	3			8
LT		2	6					8
LU	4		5	1	2			12
LV	1		2					3
MT	2		2					4
NL			5	2	1			8
NO	7		4	2				13
PL			7					7
PT	4		7					11
RO			1	2				3
SE	5		5	7				17
SI		1	6					7
SK			1	1				2
UK	1		3		1			5
Total	60	19	99	45	16	3	2	244

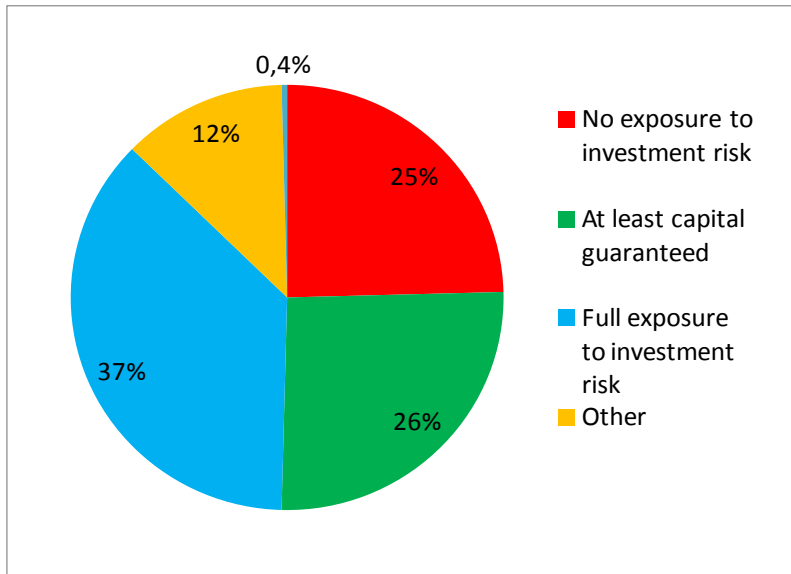
DB vs DC pension plans - Occupational vs Personal and by Member State

Occupational								
MS	Types of Plans							Total
	DB	DB cont. based	DC	DC with guarant.	Hybrid	Other	To be allocated	
AT	3		1	2	1			7
BE	8	4	2	4	7			25
BG			1					1
CY	1		1					2
DE	5	3						8
DK	1		3	1				5
EE	1		1	1				3
ES	3		1			1		5
FI	2		1					3
FR	2		7	4				13
GR	1		2				1	4
HR			1					1
HU						1		1
IE	1		1		1			3
IS	1		2					3
IT	2		5			1		8
LI	2			1	3			6
LT		1	2					3
LU	4		4		2			10
MT	1		1					2
NL			3	1	1			5
NO	7		2	2				11
PL			4					4
PT	4		3					7
SE	5		2	5				12
SI		1						1
UK	1		1		1			3
Total	55	9	51	21	16	3	1	156

Personal					
MS	Types of Plans				Total
	DB	DB cont. based	DC	DC with guarant.	
BE			2	1	3
BG			1	2	3
CZ	1		3	1	5
DE		8	1		9
DK			1		1
EE			3	1	4
ES	1		1		2
FR		1		1	2
HR			2		2
HU	1		2	1	4
IE			2		2
IS			1		1
IT			2	1	3
LI			1	1	2
LT		1	4		5
LU			1	1	2
LV			1		1
MT			1		2
NL	1		2	1	3
NO			2		2
PL			3		3
PT			4		4
RO				1	1
SE			3	2	5
SK				1	1
UK			2		2
Total	4	10	45	15	74

Exposure to investment risk for members (2.2 bis)

Exposure to investment risk for members – total



Exposure to investment risk for members – DB vs DC

	No exposure to investment risk	At least capital guarantee	Full exposure to risk	Other	To be allocated	Total
DB	57	2		1		60
DC			88	11		99
Other	3	61	1	18		83
To be allocated			1		1	2
Total	60	63	89	30	1	244

Exposure to investment risk for members – Occupational vs Personal

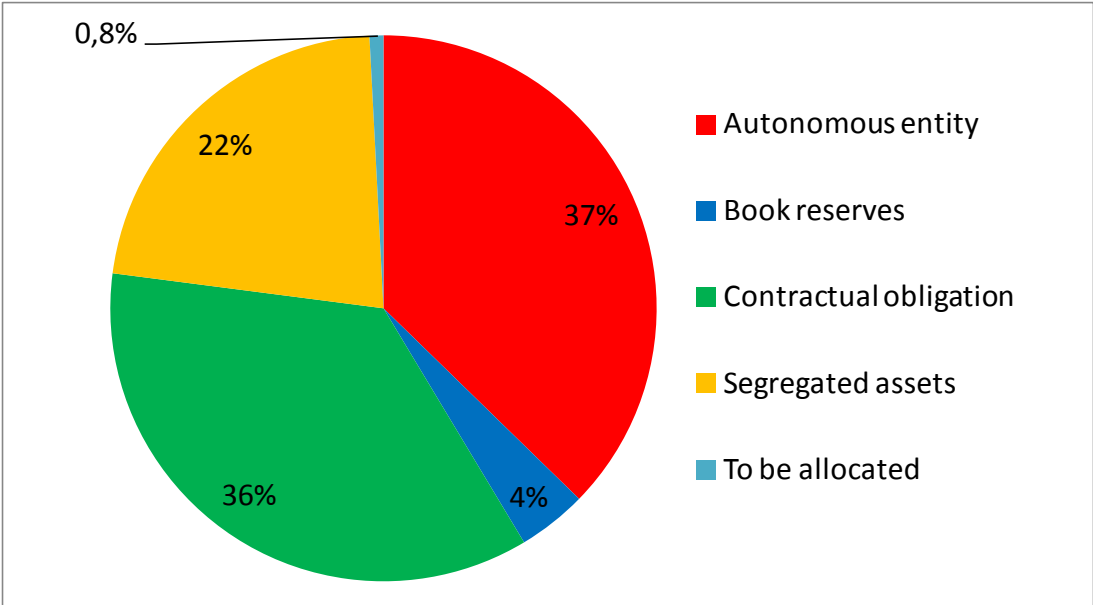
	No exposure to investment risk	At least capital guarantee	Full exposure to risk	Other	To be allocated	Total
Occupational	54	39	47	16		156
Personal	5	18	40	11		74
Both occupational and personal	1	6	3	3		13
To be allocated					1	1
Total	60	63	90	30	1	244

Exposure to investment risk for members – by Member State

MS	No exposure to investment risk	At least capital guarantee	Full exposure to risk	Other	To be allocated	Total
AT	3	3	1	1		8
BE	8	17	4			29
BG			2	2		4
CY	1		1			2
CZ	1	1	3		1	6
DE	5	8	1	3		17
DK	1	1		4		6
EE	1	2	4			7
ES	4		2	1		7
FI	2		1			3
FR	3	5	7			15
GR		1	3			4
HR			3			3
HU		1	2	2		5
IE	1		3	1		5
IS	1		3			4
IT	2	1	7	1		11
LI	2	4	2			8
LT	2		6			8
LU	4	1	5	2		12
LV	1		2			3
MT	2		2			4
NL		2	5	1		8
NO	7	2	4			13
PL			7			7
PT	4			7		11
RO		2	1			3
SE	4	8	5			17
SI		3		4		7
SK		1	1			2
UK	1		3	1		5
Total	60	63	90	30	1	244

Financial vehicle (2.4)

Financial vehicle – total



Financial vehicle – Occupational vs Personal

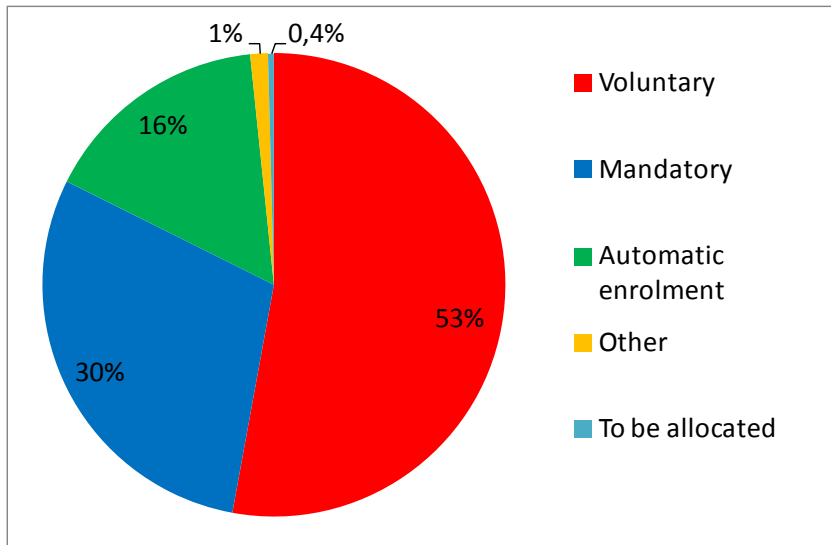
	Financial vehicles					Total
	Autonomous entity	Segregated assets	Contractual obligation	Book reserves	To be allocated	
Occupational	74	20	51	10	1	156
Personal	12	30	32			74
Occupational and personal	5	4	4			13
To be allocated					1	1
Total	91	54	87	10	2	244

Financial vehicle – by Member State

MS	Financial vehicle					Total
	Autonomous entity	Segregated assets	Contractual obligation	Book reserves	To be allocated	
AT	7			1		8
BE	6	1	21	1		29
BG		4				4
CY	2					2
CZ		3	2		1	6
DE	5	1	10	1		17
DK	6					6
EE	2	4	1			7
ES		4	3			7
FI	3					3
FR		2	13			15
GR	1		2		1	4
HR	3					3
HU	1	2	2			5
IE	3		2			5
IS	3	1				4
IT	5	4	1	1		11
LI	5	1	2			8
LT	4	4				8
LU	5		4	3		12
LV	2	1				3
MT	4					4
NL	5	1	2			8
NO	3	3	7			13
PL	3	4				7
PT	7	2	1	1		11
RO		1	2			3
SE		7	8	2		17
SI	3	2	2			7
SK		2				2
UK	3		2			5
Total	91	54	87	10	2	244

Membership (2.5)

Membership – total



Membership – by Member State

MS	Type of membership					Total
	Voluntary	Mandatory	Automatic Enrolment	Other	To be allocated	
AT	8					8
BE	9	20				29
BG	1	2	1			4
CY		1	1			2
CZ	4	1			1	6
DE	15	2				17
DK	1	5				6
EE	6	1				7
ES	2		5			7
FI			3			3
FR	8	7				15
GR	3	1				4
HR	2	1				3
HU	5					5
IE	2	3				5
IS	2	2				4
IT	4	4	3			11
LI	6	2				8
LT	5			3		8
LU	2		10			12
LV	1	1	1			3
MT	4					4
NL	4	4				8
NO	2	11				13
PL	7					7
PT	4		7			11
RO	2	1				3
SE	11	2	4			17
SI	7					7
SK	1	1				2
UK	1		4			5
Total	129	72	39	3	1	244

Membership – Occupational vs Personal and by Member State

Occupational

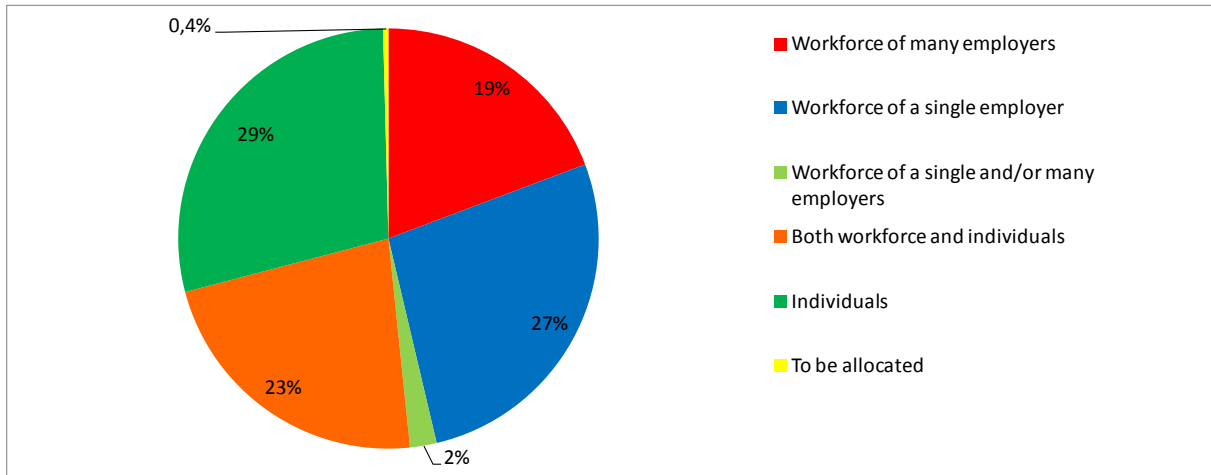
MS	Type of membership				Total
	Voluntary	Mandatory	Automatic Enrolment	Other	
AT	7				7
BE	5	20			25
BG			1		1
CY		1	1		2
DE	6	2			8
DK		5			5
EE	3				3
ES			5		5
FI			3		3
FR	6	7			13
GR	3	1			4
HR	1				1
HU	1				1
IE		3			3
IS	1	2			3
IT	1	4	3		8
LI	4	2			6
LT				3	3
LU			10		10
MT	2				2
NL	1	4			5
NO		11			11
PL	4				4
PT			7		7
SE	6	2	4		12
SI	1				1
UK			3		3
Total	52	64	37	3	156

Personal

MS	Type of membership			Total
	Voluntary	Mandatory	Automatic Enrolment	
BE	3			3
BG	1	2		3
CZ	4	1		5
DE	9			9
DK	1			1
EE	3	1		4
ES	2			2
FR	2			2
HR	1	1		2
HU	4			4
IE	2			2
IS	1			1
IT	3			3
LI	2			2
LT	5			5
LU	2			2
LV		1		1
MT	2			2
NL	3			3
NO	2			2
PL	3			3
PT	4			4
RO		1		1
SE	5			5
SK		1		1
UK	1		1	2
Total	65	8	1	74

Target group of the plan/product (2.6)

Target group of the product –total

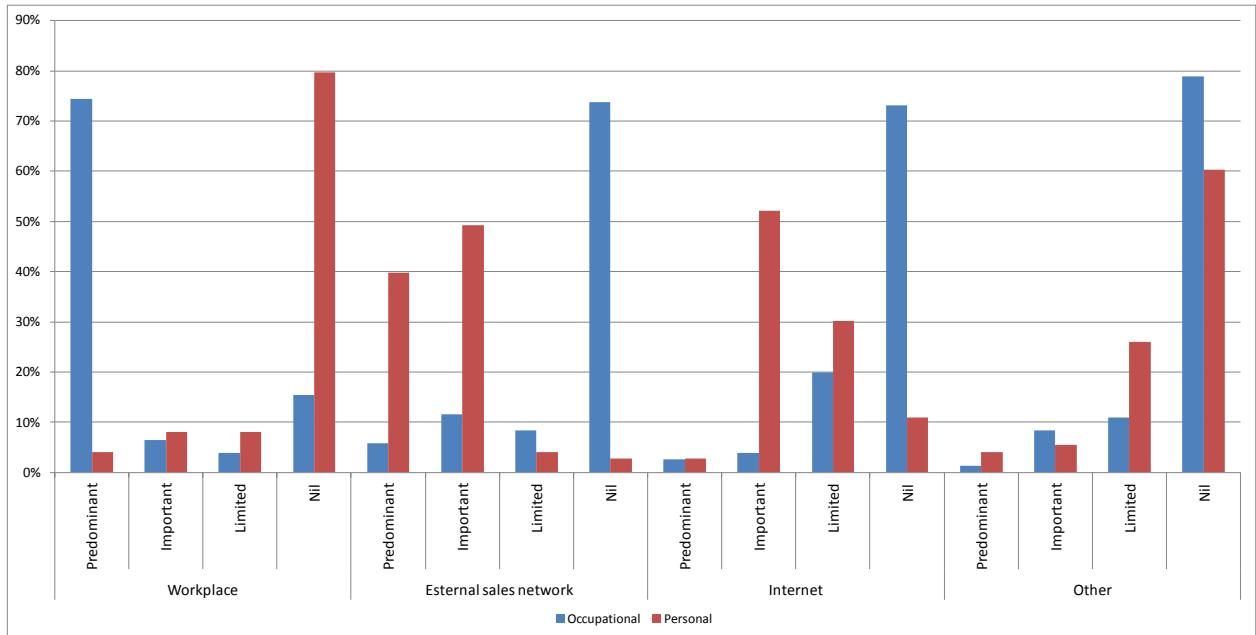


Target group of the product - by Member State

MS	Types of Target Group						Total
	Workforce of many employers	Workforce of a single employer	Workforce of a single and/or many employers	Both workforce and individuals	Individuals	To be allocated	
AT	5	2		1			8
BE	3	4		15	7		29
BG	3				1		4
CY		2					2
CZ					5	1	6
DE	2	1	5		9		17
DK	2	1		2	1		6
EE	3			3	1		7
ES	3	2			2		7
FI	1	1		1			3
FR		11			4		15
GR		2		2			4
HR		1		1	1		3
HU				1	4		5
IE		3			2		5
IS		1		2	1		4
IT	2	4			5		11
LI	6				2		8
LT		3		3	2		8
LU	2	5		3	2		12
LV				2	1		3
MT	2				2		4
NL	2	3		1	2		8
NO	4	6			3		13
PL				7			7
PT		7			4		11
RO				2	1		3
SE	7	4		1	5		17
SI				6	1		7
SK				1	1		2
UK		3		1	1		5
Total	47	66	5	55	70	1	244

Distribution channel to members (2.7.1-2.7.4)

Distribution channel to members – Occupational vs Personal

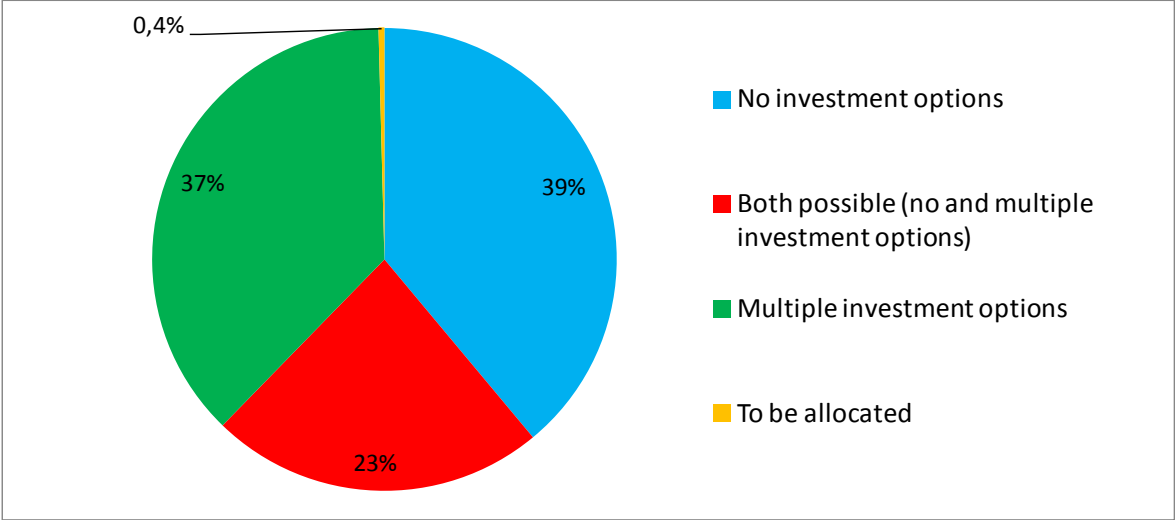


Distribution channel to members – Occupational vs Personal

	Distribution channel to members				
	Predominant	Important	Limited	Nil	To be allocated
	Workplace				
Occupational	116	10	6	24	
Personal	3	6	6	59	
Occupational and Personal	6	2	3	2	
To be allocated					1
Total	125	18	15	85	1
	External sales network				
Occupational	9	18	13	115	1
Personal	29	36	3	2	4
Occupational and Personal	4		2	7	
To be allocated					1
Total	42	54	18	124	6
	Internet				
Occupational	4	6	31	114	1
Personal	2	38	22	8	4
Occupational and Personal	2		1	10	
To be allocated					1
Total	8	44	54	132	6
	Other				
Occupational	2	13	17	123	1
Personal	3	4	19	44	4
Occupational and Personal	1		3	9	
To be allocated					1
Total	6	17	39	176	6

Investment options (2.8)

Investment options - total



Investment options – DB vs DC

	Multiple investment options	No investment options	Both possible (no and multiple investment options)	To be allocated	Total
DB	4	54	2		60
DC	65	11	23		99
Other	22	29	32		83
To be allocated		1		1	2
Total	91	95	57	1	244

Investment options – DC - Occupational vs Personal and by Member State

Occupational/DC

MS	Investment Options			Total
	Multiple investment options	No investment options	Both possible (no and multiple investment options)	
AT			1	1
BE			2	2
BG		1		1
CY			1	1
DK	3			3
EE	1			1
ES		1		1
FI			1	1
FR	7			7
GR		1	1	2
HR		1		1
IE	1			1
IS		2		2
IT	4	1		5
LT	2			2
LU	2		2	4
MT	1			1
NL	2		1	3
NO	2			2
PL	2	1	1	4
PT			3	3
SE	2			2
UK	1			1
Total	30	8	13	51

Occupational/Other

MS	Investment Options			Total
	Multiple investment options	No investment options	Both possible (no and multiple investment options)	
AT		2	1	3
BE			15	15
DE			3	3
DK		1		1
EE		1		1
ES		1		1
FR	4			4
HU			1	1
IE		1		1
IT		1		1
LI	3	1		4
LT		1		1
LU			2	2
NL		1	1	2
NO	2			2
SE		3	2	5
SI		1		1
UK	1			1
Total	10	14	25	49

Pure DB plans are excluded.

Personal/DC

MS	Investment Options			Total
	Multiple investment options	No investment options	Both possible (no and multiple investment options)	
BE	2			2
BG		1		1
CZ	3			3
DE	1			1
DK	1			1
EE	2		1	3
ES		1		1
HR	1		1	2
HU	1		1	2
IE	2			2
IS	1			1
IT	2			2
LI	1			1
LT	4			4
LU	1			1
LV	1			1
MT	1			1
NL	2			2
NO	2			2
PL		1	2	3
PT			4	4
SE	3			3
UK	2			2
Total	33	3	9	45

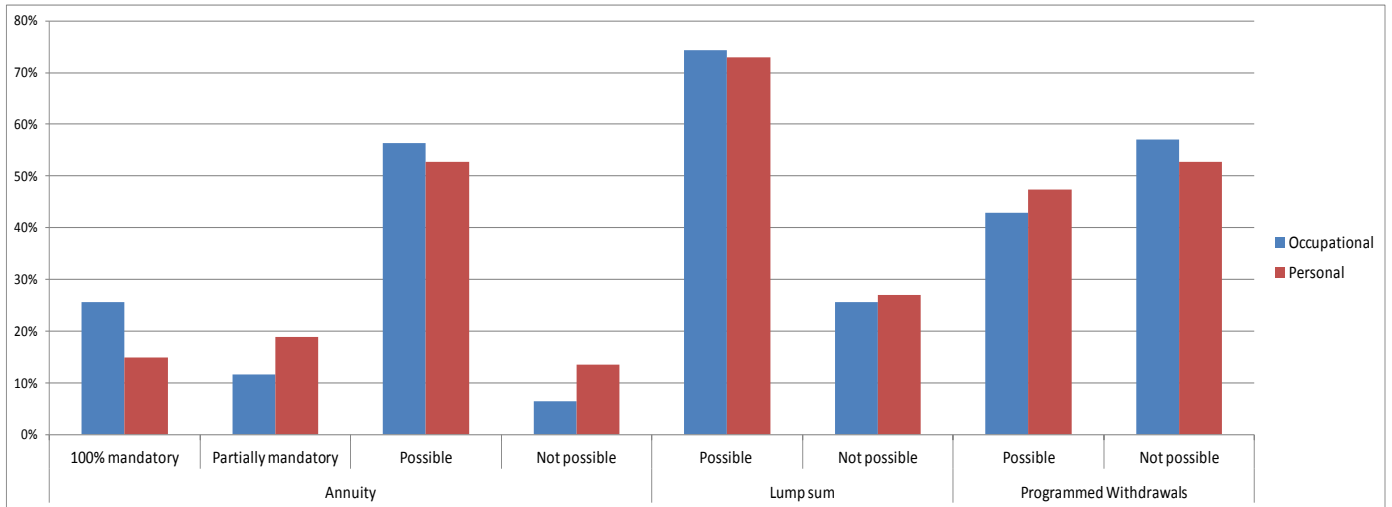
Personal/Other

MS	Investment Options			Total
	Multiple investment options	No investment options	Both possible (no and multiple investment options)	
BE	1			1
BG		2		2
CZ		1		1
DE		3	5	8
EE		1		1
FR	2			2
HU	1			1
IT	1			1
LI	1			1
LT		1		1
LU		1		1
NL		1		1
RO	1			1
SE			2	2
SK	1			1
Total	8	10	7	25

Pure DB plans are excluded.

Pay-out phase (2.9.1-2.9.3)

Pay-out phase – Occupational vs Personal

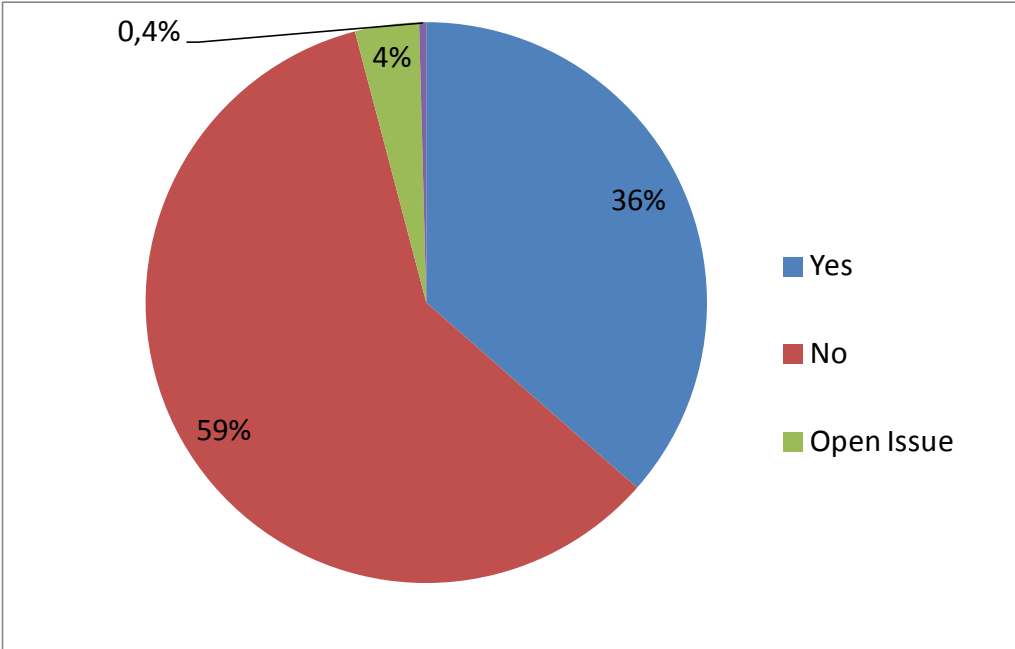


Pay-out phase - Occupational vs Personal

Pay-out phase					
	100% mandatory	Partially mandatory	Possible	Not possible	To be allocated
Annuity					
Occupational	40	18	88	10	
Personal	11	14	39	10	
Occupational and Personal		6	4	3	
To be allocated					1
Total	51	38	131	23	1
Lump sum					
Occupational	Not applicable		116	40	
Personal	Not applicable		54	20	
Occupational and Personal	Not applicable		13		
To be allocated	Not applicable				1
Total	Not applicable		183	60	1
Programmed Withdrawals					
Occupational	Not applicable		67	89	
Personal	Not applicable		35	39	
Occupational and Personal	Not applicable		6	7	
To be allocated	Not applicable				1
Total	Not applicable		108	135	1

Can an employee choose the pension product provider? (3.1)

Can an employee choose the pension product provider? - total

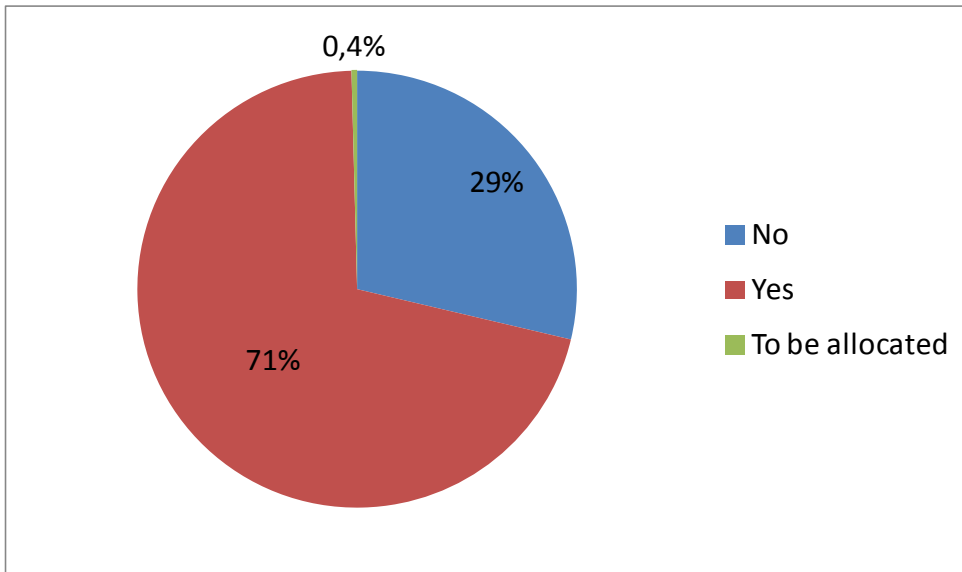


Can an employee choose the pension product provider? - Occupational vs Personal

	Choice of the pension provider by the employee				Total
	Yes	No	Open Issue	To be allocated	
Occupational	15	141	9		156
Personal	64	1	9		74
Occupational and Personal	10	3			13
To be allocated				1	1
Total	89	145	9	1	244

Links to the first pillar pensions (4.1)

Links to the 1st pillar (4.1) - total



	Occupational	Personal	Occupational and Personal	To be allocated	Total
No	45	21	4		70
Yes	111	53	9		173
To be allocated				1	1
Total	156	74	13	1	244

Links to the 1st pillar: retirement age (4.1.1)

	Occupational	Personal	Occupational and Personal	To be allocated	Total
No	72	24	4		100
Yes	84	50	9		143
To be allocated				1	1
Total	156	74	13	1	244

Links to the 1st pillar: opting-out and/or opting-in clauses (4.1.2)

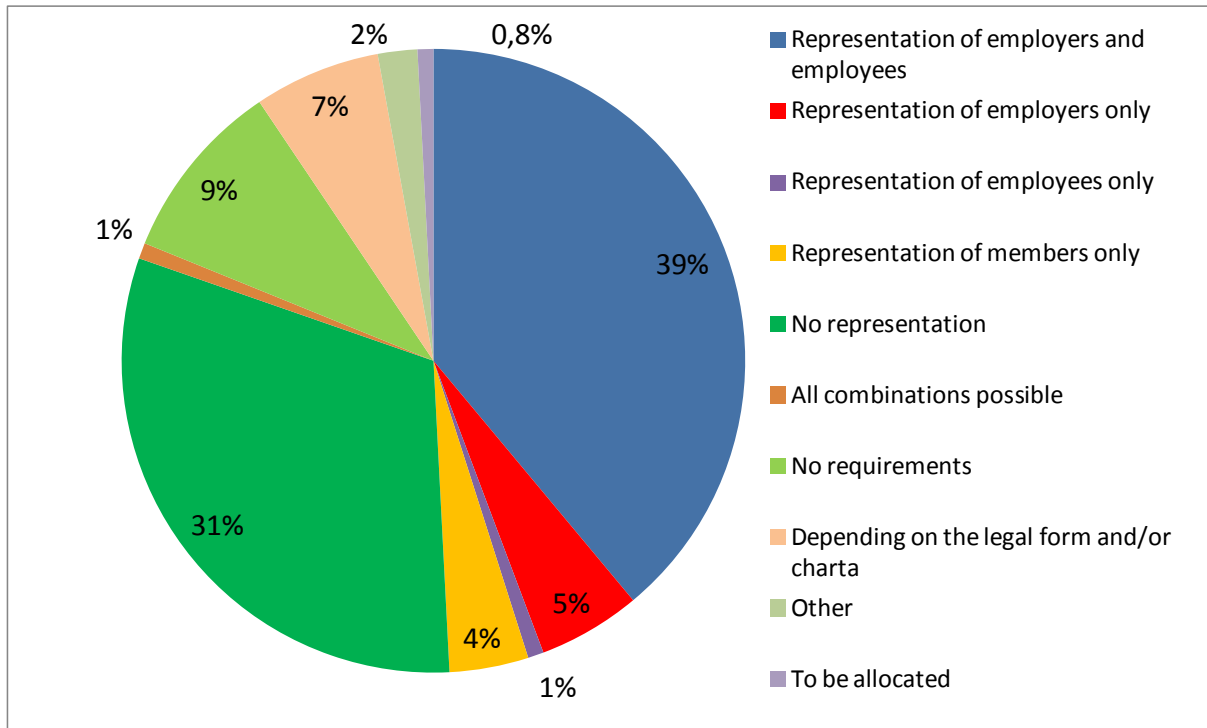
	Occupational	Personal	Occupational and Personal	To be allocated	Total
No	153	68	5		226
Yes	3	6	8		17
To be allocated				1	1
Total	156	74	13	1	244

Links to the 1st pillar: other links to first pillar pensions (4.1.3)

	Occupational	Personal	Occupational and Personal	To be allocated	Total
No	100	66	13		179
Yes	56	8			64
To be allocated				1	1
Total	156	74	13	1	244

Governance requirements (4.2)

Governance requirements (4.2) - total

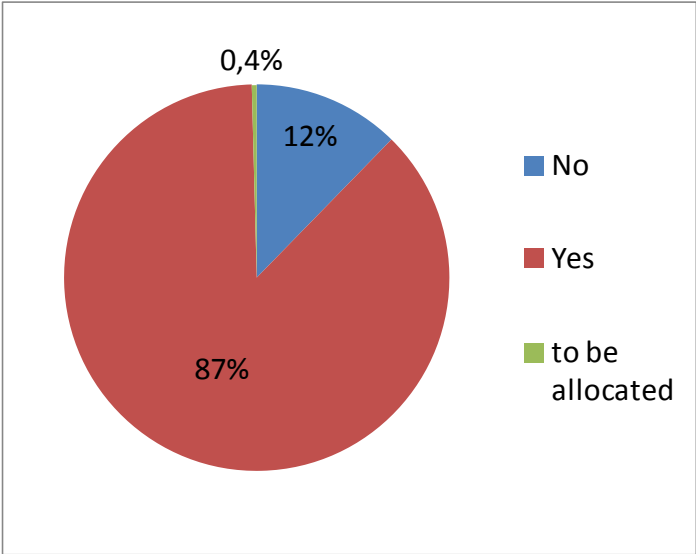


Governance requirements (4.2) – Occupational vs Personal

	Occupational	Personal	Occupational and Personal	To be allocated	Total
Representation of employers and employees	84	2	9		95
Representation of employers only	13				13
Representation of employees only		2			2
Representation of members only	5	5			10
No representation	36	38	2		76
All combinations possible		2			2
No requirements	9	12	2		23
Depending on the legal form and/or charta	7	9			16
Other	2	3			5
To be allocated		1		1	2
Total	156	74	13	1	244

Specific tax incentives (4.4)

Specific tax incentives (4.4) – total



Specific tax incentives (4.4) – Occupational vs Personal

	Occupational	Personal	Occupational and Personal	To be allocated	Total
No	16	11	3		30
Yes	140	63	10		213
To be allocated				1	1
Total	156	74	13	1	244

Annexes:

1. List of pension plans/products included in the database

COUNTRY	CODE PENSION PLAN/PRODUCT (level 1)	NAME OF THE PENSION PLAN/PRODUCT	CODE PENSION PLAN/PRODUCT (level 2)	DB APPLICABLE EU LAW	OCCUPATIONAL vs PERSONAL	DC vs. DB	
AT	AT - 1	Pensionskasse	AT - 1.1	IORP	Occupational	DC	
			AT - 1.2	IORP	Occupational	DB	
			AT-1.3	IORP	Occupational	Hybrid	
	AT - 2	Betriebliche Kollektivversicherung	AT - 2.1	LAD	Occupational	DC with guarantee	
			AT - 2.2	LAD	Occupational	DB	
	AT - 3	Lebensindividual- und Gruppenrentenversicherung	AT - 3	LAD	Both occupational and personal	DC with guarantee	
	AT - 4	Direkte Leistungszusagen Book-reserve schemes	AT - 4.1	NEL	Occupational	DB	
			AT - 4.2	NEL	Occupational	DC with guarantee	
	BE	BE - 1	IBP - Instelling voor Bedrijfspensioenvoorziening) Company pension plan operated by an IORP (IORP = IRP - Institutions de Retraite Professionnelle)	BE - 1.1	IORP	Occupational	DB contribution-based
				BE - 1.2	IORP	Occupational	DB
BE - 1.3				IORP	Occupational	Hybrid	
Industry-wide pension plan operated by an IORP			BE - 1.4	IORP	Occupational	DB contribution-based	
			BE - 1.5	IORP	Occupational	DB	
			BE - 1.6	IORP	Occupational	Hybrid	
Pension plan for self-employed persons operated by an IORP			BE - 1.7	IORP	Occupational	DC with guarantee	
			BE - 1.8	IORP	Occupational	DB	
			BE - 1.9	IORP	Occupational	Hybrid	
Pension plan for self-employed company executives operated by an IORP (dirigeants d'entreprises)			BE - 1.10	IORP	Occupational	DC with guarantee	
			BE - 1.11	IORP	Occupational	DC	
			BE - 1.12	IORP	Occupational	DB	
			BE - 1.13	IORP	Occupational	Hybrid	
BE - 2		Company pension plan operated by an insurance company (through branche 21 or 23 group insurance)	BE - 2.1	LAD	Occupational	DB contribution-based	
			BE - 2.2	LAD	Occupational	DB	
			BE - 2.3	LAD	Occupational	Hybrid	
		Industry-wide pension plan operated by an insurance company (through branche 21 or 23 group insurance)	BE - 2.4	LAD	Occupational	DB contribution-based	
			BE - 2.5	LAD	Occupational	DB	
			BE - 2.6	LAD	Occupational	Hybrid	
		Pension plan for self-employed persons operated by an insurance company through branche 21 life insurance	BE - 2.7	LAD	Occupational	DC with guarantee	

COUNTRY	CODE PENSION PLAN/PRODUCT (level 1)	NAME OF THE PENSION PLAN/PRODUCT	CODE PENSION PLAN/PRODUCT (level 2)	DB APPLICABLE EU LAW	OCCUPATIONAL vs PERSONAL	DC vs. DB
BE		Pension plan operated by an insurance company operating according to Royal Decree '69 through branche 21 group or life insurance	BE - 2.8	LAD	Both occupational and personal	DC with guarantee
		Pension plan for company executives operated by an insurance company	BE - 2.9	LAD	Occupational	DC with guarantee
			BE - 2.10	LAD	Occupational	DC
			BE - 2.11	LAD	Occupational	DB
			BE - 2.12	LAD	Occupational	Hybrid
	BE - 3	Branche 21 life insurance operated by an insurance company	BE - 3.1	LAD	Personal	DC with guarantee
		Branche 23 life insurance operated by an insurance company	BE - 3.2	LAD	Personal	DC
	BE - 4	Fonds d'épargne-pension Pensioenspaarfonds	BE - 4	NEL	Personal	DC
BE - 5	Book reserves	BE - 5	NEL	Occupational	DB	
BG	BG - 1	Доброволен пенсионен фонд по професионални схеми Voluntary pension fund under occupational schemes	BG - 1	IORP	Occupational	DC
	BG - 2	Доброволен пенсионен фонд Voluntary pension fund	BG - 2	NEL	Personal	DC
	BG - 3	Универсален пенсионен фонд Universal pension fund	BG - 3	SSR	Personal	DC with guarantee
	BG - 4	Професионален пенсионен фонд Professional pension fund	BG - 4	SSR	Personal	DC with guarantee
CY	CY -1	Ταμεία Προνοίας Provident Funds	CY-1	IORP	Occupational	DC
	CY -2	Ταμεία Συντάξεων Pension Funds	CY-2	IORP	Occupational	DB
CZ	CZ -1	Transformovaný penzijní fond Transformed pension fund	CZ-1	NEL	Personal	DC with guarantee
	CZ -2	Institution for occupational pensions	CZ-2	IORP	Not defined	Not defined
	CZ -3	Doplňkové penzijní spoření Supplementary pension savings	CZ-3	NEL	Personal	DC
	CZ -4	Důchodové spoření Retirement savings	CZ-4	NEL	Personal	DC
	CZ -5	Soukromé životní pojištění na důchod Private life assurance on pension	CZ-5.1	LAD	Personal	DC
CZ-5.2			LAD	Personal	DB	
DE	DE -1	Pensionskasse	DE-1.1	IORP	Occupational	DB
			DE-1.2	IORP	Occupational	DB contribution-based
	DE -2	Pensionsfonds	DE-2.1	IORP	Occupational	DB
			DE-2.2	IORP	Occupational	DB contribution-based
DE -3	Direktzusage	DE-3	NEL	Occupational	DB	

COUNTRY	CODE PENSION PLAN/PRODUCT (level 1)	NAME OF THE PENSION PLAN/PRODUCT	CODE PENSION PLAN/PRODUCT (level 2)	DB APPLICABLE EU LAW	OCCUPATIONAL vs PERSONAL	DC vs. DB	
		Book-reserve schemes					
DE	DE - 4	Unterstützungskasse	DE-4	NEL	Occupational	DB	
	DE - 5	Direktversicherung – direct insurance	DE-5.1	LAD	Occupational	DB	
			DE-5.2	LAD	Occupational	DB contribution-based	
	DE - 6	Riester-Rente - private Rentenversicherung -Riester pension - private pension insurance	DE-6.1	LAD	Personal	DB contribution-based	
		Riester-Rente - Banksparplan - Riester pension - bank savings plan	DE-6.2	CRD	Personal	DB contribution-based	
		Riester-Rente - Investmentfondssparplan - Riester-pension - investment fund savings plans	DE-6.3	UCITS	Personal	DB contribution-based	
		Riester-Rente - Bausparvertrag mit lebenslanger Leistung - Riester-pension - home loan and savings contract	DE- 6.4	CRD	Personal	DB contribution-based	
		Riester-Rente - Sparplan mit weiteren Geschäftsanteilen einer Genossenschaft - Riester-pension - Saving plan with additional shares in a cooperative	DE-6.5	NEL	Personal	DB contribution-based	
		DE - 7	Basisrente - private Rentenversicherung - Basic pension - private pension insurance	DE-7.1	LAD	Personal	DB contribution-based
		Basisrente-Fondssparplan - Basic pension - investment fund savings plan	DE-7.2	UCITS	Personal	DB contribution-based	
	DE - 8	Kapitallebens- und Rentenversicherungsprodukte - individual life insurance products	DE - 8.1	LAD	Personal	DB contribution-based	
			DE - 8.2	LAD	Personal	DC	
	DK	DK -1	Firmapensionskasse	DK-1	IORP	Occupational	DB
		DK -2	Livsforsikringsselskab Occupational schemes	DK-2.1	LAD	Occupational	DC
			Livsforsikringsselskab Personal schemes	DK-2.2	LAD	Personal	DC
DK -3		Arbejdsmarkedsrelateret livsforsikringsselskab	DK-3	LAD	Occupational	DC	
DK -4		Tværgående pensionskasse	DK-4	LAD	Occupational	DC	
DK -5	ATP	DK-5	NEL	Occupational	DC with guarantee		
EE	EE-1	Vabatahtlik pensionifond (Voluntary pension fund, III Pillar)	EE-1	NEL	Personal	DC	

COUNTRY	CODE PENSION PLAN/PRODUCT (level 1)	NAME OF THE PENSION PLAN/PRODUCT	CODE PENSION PLAN/PRODUCT (level 2)	DB APPLICABLE EU LAW	OCCUPATIONAL vs PERSONAL	DC vs. DB
EE	EE-2	Kohustuslik pensionifond (Mandatory pension fund, II Pillar)	EE-2	SSR	Personal	DC
	EE-3	Täiendava kogumispensioni kindlustusleping (Pension insurance, III Pillar)	EE-3.1	LAD	Personal	DC with guarantee
			EE-3.2	LAD	Personal	DC
	EE - 4	Töandja pensionifond (Occupational retirement pension fund)	EE-4.1	IORP	Occupational	DC
		Teise lepinguriigi töandja töötajatele, avalikele teenistujatele ning juhtimise ja kontrollorgani liikmetele pakutav garanteeritud tootlusega töandja pensionifond	EE-4.2	IORP	Occupational	DC with guarantee
		Teise lepinguriigi töandja töötajatele, avalikele teenistujatele ning juhtimise ja kontrollorgani liikmetele pakutav määratud väljamaksetega töandja pensionifond ja suuremus-, üleelamis- või töövõimetusriske kattev töandja pensionifond	EE-4.3	IORP	Occupational	DB
	ES	ES - 1	Fondo de Pensiones de empleo (Occupational pension funds)	ES-1.1	IORP	Occupational
ES-1.2				IORP	Occupational	DB
ES-1.3				IORP	Occupational	all kinds are possible
ES- 2		Fondo de Pensiones personal (Personal pension fund)	ES-2	NEL	Personal	DC
ES- 3		Seguros colectivos (Collective insurances)	ES-3	LAD	Occupational	DB
ES- 4		PPSE (Employer Social Prevision Plan)	ES-4	LAD	Occupational	DB
ES- 5		PPA (Prevision Plan Assured)	ES-5	LAD	Personal	DB
FI	FI -1	Lisäeläkesäätiöt (Company pension funds)	FI-1	IORP	Occupational	DB
	FI -2	Lisäeläkekassat (Industry-wide pension funds)	FI-2	IORP	Occupational	DB
	FI-3	Maksuperusteiset lisäeläkejärjestelyt (DC pension funds)	FI-3	IORP	Occupational	DC
FR	FR - 1	Schemes under article 39 of the French General Tax Code	FR-1	LAD, IORP art. 4	Occupational	DB
	FR - 2	Schemes under article 82 of the French General Tax Code	FR-2.1	LAD, IORP art. 4	Occupational	DC with guarantee
			FR-2.2	LAD, IORP art. 4	Occupational	DC
	FR - 3	Schemes under article 83 of the French General Tax Code	FR-3.1	LAD, IORP art. 4	Occupational	DC with guarantee

COUNTRY	CODE PENSION PLAN/PRODUCT (level 1)	NAME OF THE PENSION PLAN/PRODUCT	CODE PENSION PLAN/PRODUCT (level 2)	DB APPLICABLE EU LAW	OCCUPATIONAL vs PERSONAL	DC vs. DB
FR			FR-3.2	LAD, IORP art. 4	Occupational	DC
	FR - 4	PERCO	FR-4.1	NEL	Occupational	DC
			FR-4.2	IORP	Occupational	DC
	FR - 5	Madelin law schemes	FR-5.1	LAD, IORP art. 4	Occupational	DC with guarantee
			FR-5.2	LAD, IORP art. 4	Occupational	DC
	FR - 6	PERE	FR-6.1	LAD, IORP art. 4	Occupational	DC with guarantee
			FR-6.2	LAD, IORP art. 4	Occupational	DC
	FR - 7	Indemnités de fin de carrière (IFC)	FR-7.1	LAD, IORP art. 4	Occupational	DB
			FR-7.2	LAD, IORP art. 4	Occupational	DC
FR-8	PERP	FR-8	LAD	Personal	DC with guarantee	
FR-9	Schemes under Article L.441-1 of Insurance Code, L.932-24 of Social Security Code, L. 222-2 of Mutual Code	FR-9	LAD	Personal	DB contribution-based	
GR	GR -1	ΤΑΜΕΙΑ ΕΠΑΓΓΕΛΜΑΤΙΚΗΣ ΑΣΦΑΛΙΣΗΣ (Τ.Ε.Α.)	GR-1.1	IORP	Occupational	DC
			GR-1.2	IORP	Occupational	Not defined
	GR -2	ΑΣΦΑΛΙΣΤΙΚΕΣ ΕΠΙΧΕΙΡΗΣΕΙΣ	GR-2.1	LAD	Occupational	DC
			GR-2.2	LAD	Occupational	DB
HR	HR -1	Obvezni mirovinski fond Mandatory pension fund	HR-1	SSR	Personal	DC
	HR -2	Otvoreni dobrovoljni mirovinski fond Open-ended voluntary pension fund	HR-2	NEL	Personal	DC
	HR -3	Zatvoreni dobrovoljni mirovinski fond Closed-ended voluntary pension fund	HR-3	IORP	Occupational	DC
HU	HU -1	Magánnyugdíjpénztár voluntary privately managed pension funds (ex-mandatory)	HU-1	SSR	Personal	DC with guarantee
	HU -2	önkéntes nyugdíjpénztár Voluntary pension fund	HU-2	IORP	Personal	DC
	HU -3	Nyugdíjbiztosítás Pension insurance products of life assurance companies	HU-3	LAD	Personal	DB
	HU -4	IORP Foglalkoztatói nyugdíj szolgáltatás	HU-4	IORP	Occupational	all kinds are possible
	HU -5	Retirement Saving Account (RSA, Hungarian definition is Nyugdíj-előtakarékosági Számla - NYESZ)	HU-5	NEL	Personal	DC
IE	IE - 1	Occupational Pension Scheme	IE-1.1	IORP	Occupational	DB
			IE-1.2	IORP	Occupational	Hybrid
			IE-1.3	IORP	Occupational	DC
	IE - 2	Personal pension	IE-2	LAD	Personal	DC
	IE - 3	Personal Retirement Savings Accounts	IE-3	LAD	Personal	DC

COUNTRY	CODE PENSION PLAN/PRODUCT (level 1)	NAME OF THE PENSION PLAN/PRODUCT	CODE PENSION PLAN/PRODUCT (level 2)	DB APPLICABLE EU LAW	OCCUPATIONAL vs PERSONAL	DC vs. DB
IS	IS -1	Lífeyrissjóður-public sector Mutual insurance division guaranteed by the state and municipalities	IS-1	NEL	Occupational	DB
	IS -2	Lífeyrissjóður Mutual insurance division	IS-2	NEL	Occupational	DC
	IS -3	Séreignasparnaður Personal pension scheme	IS-3	NEL	Personal	DC
	IS -4	Starfstengdir lífeyrissjóðir (IORP)	IS-4	IORP	Occupational	DC
IT	IT -1	Fondi pensione negoziali Contractual pension funds	IT-1	IORP	Occupational	DC
	IT -2	Fondi pensione aperti Open pension funds	IT-2.1	IORP	Personal	DC
			IT-2.2	IORP	Occupational	DC
	IT -3	Piani pensionistici individuali (Pip) Personal retirement plans implemented through insurance policies	IT - 3.1	LAD	Personal	DC
			IT - 3.2	LAD	Personal	DC with guarantee
	IT -4	Fondi pensione preesistenti autonomi "Old" autonomous contractual pension funds	IT-4.1	IORP	Occupational	DC
			IT-4.2	IORP	Occupational	DB
	IT -5	Fondi pensione preesistenti (non autonomi) "Old" non-autonomous contractual pension funds	IT-5.1	NEL	Occupational	DC
			IT-5.2	NEL	Occupational	DB
	IT-6	Enti previdenziali privati di base	IT-6.1	SSR	Occupational	all kinds are possible
IT-6.2			SSR	Occupational	DC	
LI	LI -1	Pensionskasse Pension Funds	LI-1.1	SSR	Occupational	DB
			LI-1.2	SSR	Occupational	Hybrid
	LI -2	Pensionsfonds Pensions funds	LI-2.1	IORP	Occupational	Hybrid
			LI-2.3	IORP	Occupational	DC with guarantee
			LI-2.2	IORP	Occupational	DB
	LI -3	Versicherungsunternehmen, direkte Lebensversicherung Insurance company	LI-3.1	LAD	Personal	DC with guarantee
LI-3.2			LAD	Personal	DC	
LI-3.3			IORP art. 4	Occupational	Hybrid	
LT	LT -1	Profesinių pensijų kaupimas Occupational pension schemes	LT-1	IORP	Occupational	DC
	LT -2	Gyvybės draudimo sutartis, pagal kurią kaupiamos profesinės pensijos Life assurance contracts under which occupational pensions are accumulated (contracts with no guarantees when all the investment risk is borne by the sponsoring undertaking)	LT-2	IORP art. 4	Occupational	DC
	LT-3	Gyvybės draudimo sutartis, pagal kurią kaupiamos profesinės pensijos Life assurance contracts	LT-3	IORP art. 4	Occupational	DB contribution-based

COUNTRY	CODE PENSION PLAN/PRODUCT (level 1)	NAME OF THE PENSION PLAN/PRODUCT	CODE PENSION PLAN/PRODUCT (level 2)	DB APPLICABLE EU LAW	OCCUPATIONAL vs PERSONAL	DC vs. DB
		under which occupational pensions are accumulated (contracts providing cover against biometric risks and/or guarantee either an investment performance or a given level of benefits)				
LT	LT - 4	Pensijų kaupimo sutartis (pension accumulation schemes)	LT-4	NEL	Personal	DC
	LT - 5	Pensijų kaupimo sutartis (pension accumulation schemes)	LT-5	NEL	Personal	DC
	LT - 6	Papildomo savanoriško pensijų kaupimo sutartis (supplementary voluntary pension schemes)	LT-6	UCITS	Personal	DC
	LT - 7	Gyvybės draudimo sutartis, kai investavimo rizika tenka draudėjui Life assurance contracts when all the investment risk is borne by the policyholder	LT-7	LAD	Personal	DC
	LT-8	Gyvybės draudimo sutartis Life assurance contracts providing cover against biometric risks and/or guarantee either an investment performance or a given level of benefits	LT-8	LAD	Personal	DB contribution-based
LU	LU - 1	Fonds de pension (CSSF)	LU-1.1	IORP	Occupational	DC
			LU-1.2	IORP	Occupational	DB
			LU-1.3	IORP	Occupational	Hybrid
	LU - 2	Fonds de pension (CAA)	LU-2.1	IORP	Occupational	DC
			LU-2.2	IORP	Occupational	DB
	LU - 3	Assurances de groupe	LU-3.1	LAD	Occupational	DC
			LU-3.2	LAD	Occupational	DB
	LU - 4	Régime interne de pension	LU-4.1	NEL	Occupational	DC
			LU-4.2	NEL	Occupational	DB
			LU-4.3	NEL	Occupational	Hybrid
LU - 5	Contrat de prévoyance-vieillesse	LU-5.1	LAD	Personal	DC	
		LU-5.2	LAD	Personal	DC with guarantee	
LV	LV - 1	Privātais pensiju fonds	LV-1.1	IORP	Both occupational and personal	DC
			LV-1.2	IORP	Both occupational and personal	DB
	LV - 2	State funded pension scheme State social security scheme	LV-2	SSR	Personal	DC
MT	MT - 1	Occupational Retirement Scheme	MT-1.1	IORP	Occupational	DC
			MT-1.2	IORP	Occupational	DB
	MT - 2	Personal Retirement Scheme	MT-2.1	NEL	Personal	DC
			MT-2.2	NEL	Personal	DB
NL	NL - 1	Pensioenfonds	NL-1.1	IORP	Occupational	Hybrid

COUNTRY	CODE PENSION PLAN/PRODUCT (level 1)	NAME OF THE PENSION PLAN/PRODUCT	CODE PENSION PLAN/PRODUCT (level 2)	DB APPLICABLE EU LAW	OCCUPATIONAL vs PERSONAL	DC vs. DB
NL		Pension fund	NL-1.2	IORP	Occupational	DC
	NL - 2	Premiepensioeninstelling Premium Pension Institution	NL-2	IORP	Occupational	DC
	NL - 3	Rechtstreeksverzekerde regeling Verzekeraar Insurance company or insurer	NL-3.1	LAD	Occupational	DC with guarantee
			NL-3.2	LAD	Occupational	DC
	NL - 4	Kapitaalverzekering Insurance company or insurer	NL-4.1	LAD	Personal	DC
			NL-4.2	LAD	Personal	DC with guarantee
NL - 5	Banksparen	NL-5	NEL	Personal	DC	
NO	NO - 1	Foretakspensjonsordninger Company pensions (Defined- Benefit Pension schemes)	NO-1.1	LAD	Occupational	DB
			NO-1.2	IORP	Occupational	DB
	NO - 2	Innskuddspensjons-ordninger Defined-Contribution Pensions schemes	NO-2.1	LAD	Occupational	DC
			NO-2.2	LAD	Occupational	DC with guarantee
			NO-2.3	UCITS	Occupational	DC
			NO-2.4	UCITS	Occupational	DC with guarantee
	NO - 3	Individual pension schemes	NO-3.1	LAD	Personal	DC
			NO-3.2	UCITS	Personal	DC
	NO - 4	Pensjonsfond	NO-4	NEL	Occupational	DB
	NO - 5	Sykehjelps- og pensjonsordning for leger Pension scheme for medical practitioner	NO-5	NEL	Occupational	DB
	NO - 6	FELLESORDNINGEN FOR AFP - Contractual Early Retiremen Pension schemes	NO-6	UCITS	Occupational	DB
NO - 7	Kommunale pensjonsordninger Municipal Pension schemes	NO-7.1	LAD	Occupational	DB	
		NO-7.2	IORP	Occupational	DB	
PL	PL - 1	Pracowniczy program emerytalny w formie pracowniczego funduszu emerytalnego Occupational pension scheme in the form of occupational pension fund	PL-1	IORP	Occupational	DC
	PL - 2	Pracowniczy program emerytalny w formie umowy z zakładem ubezpieczeń na życie Occupational pension scheme in the form of agreement concluded with life insurance company	PL-2	LAD	Occupational	DC
	PL-3	Pracowniczy program emerytalny w formie umowy z funduszem inwestycyjnym Occupational pension scheme in the form of agreement concluded with investment fund	PL-3	UCITS	Occupational	DC
	PL-4	Pracowniczy program emerytalny w formie	PL-4	IORP	Occupational	DC

COUNTRY	CODE PENSION PLAN/PRODUCT (level 1)	NAME OF THE PENSION PLAN/PRODUCT	CODE PENSION PLAN/PRODUCT (level 2)	DB APPLICABLE EU LAW	OCCUPATIONAL vs PERSONAL	DC vs. DB
		zarządzania zagranicznego Occupational pension scheme in the form of foreign management				
PL	PL - 5	Otwarty fundusz emerytalny (OFE) Open pension fund	PL-5	SSR	Personal	DC
	PL - 6	Indywidualne konto emerytalne (IKE) Individual retirement account	PL-6	UCITS, LAD, CRD	Personal	DC
	PL - 7	Indywidualne konto zabezpieczenia emerytalnego (IKZE) Individual retirement savings account	PL-7	UCITS, LAD, CRD	Personal	DC
PT	PT - 1	Fundos de pensões fechados Closed pension funds	PT-1.1	IORP	Occupational	DB
			PT-1.2	IORP	Occupational	DC
	PT - 2	Adesões coletivas a fundos de pensões abertos Collective membership of open pension funds	PT-2.1	IORP	Occupational	DB
			PT-2.2	IORP	Occupational	DC
	PT - 3	Adesões individuais a fundos de pensões abertos Individual membership of open pension funds	PT-3	NEL	Personal	DC
	PT - 4	Contratos de seguro de grupo Group insurance policies	PT-4.1	LAD	Occupational	DB
			PT-4.2	LAD	Occupational	DC
	PT - 5	Planos poupança-reforma Retirement saving schemes Insurance contracts	PT-5.1	LAD	Personal	DC
			PT-5.2	NEL	Personal	DC
			PT-5.3	NEL	Personal	DC
PT - 6	Planos de pensões financiados no balanço da empresa Book-reserve schemes	PT-6	NEL	Occupational	DB	
RO	RO -1	Fond de pensii administrat privat (Privately administrated pension fund)	RO-1	NEL	Personal	DC with guarantee
	RO -2	Fond de pensii facultative (Voluntary pension fund)	RO-2.1	IORP	Both occupational and personal	DC with guarantee
			RO-2.2	IORP	Both occupational and personal	DC
SE	SE -1	Livförsäkringsaktiebolag Participating life insurance company	SE-1.1	LAD, IORP art. 4	Occupational	DB
			SE-1.2	LAD, IORP art. 4	Occupational	DC with guarantee
			SE-1.3	LAD	Personal	DC with guarantee
			SE-1.4	LAD, IORP art. 4	Occupational	DC
			SE-1.5	LAD	Personal	DC
	SE-2	Ömsesidiga Livförsäkringsbolag	SE-2.1	LAD, IORP art. 4	Occupational	DB

COUNTRY	CODE PENSION PLAN/PRODUCT (level 1)	NAME OF THE PENSION PLAN/PRODUCT	CODE PENSION PLAN/PRODUCT (level 2)	DB APPLICABLE EU LAW	OCCUPATIONAL vs PERSONAL	DC vs. DB
SE		Mutual life insurance company	SE-2.2	LAD, IORP art. 4	Occupational	DC with guarantee
			SE-2.3	LAD	Personal	DC with guarantee
			SE-2.4	LAD, IORP art. 4	Occupational	DC
			SE-2.5	LAD	Personal	DC
	SE -3	Tjänstepensionskassa Occupational pension fund	SE-3.1	IORP	Occupational	DB
			SE-3.2	IORP	Occupational	DC with guarantee
	SE -4	Pensionsstiftelse > 100 medlemmar Pension foundation > 100 members	SE-4.1	IORP	Occupational	DB
			SE-4.2	IORP	Occupational	DC with guarantee
	SE -5	Särskild redovisning av pensionsskuld Book reserves	SE-5.1	NEL	Occupational	DB
			SE-5.2	NEL	Occupational	DC with guarantee
SE-6	Individuellt Pensions Sparande (IPS) (Individual Personal Pension)	SE-6	CRD	Personal	DC	
SI	SI -1	Pokojninska družba	SI-1.1	IORP	Both occupational and personal	DC with guarantee
			SI-1.2	IORP	Both occupational and personal	DC with guarantee
	SI -2	Zavarovalnica	SI-2.1	IORP art. 4	Both occupational and personal	DC with guarantee
			SI-2.2	IORP art. 4	Both occupational and personal	DC with guarantee
	SI -3	Banka	SI-3.1	CRD	Both occupational and personal	DC with guarantee
			SI-3.2	CRD	Both occupational and personal	DC with guarantee
	SI -4	Sklad obrtnikov in podjetnikov (SOP) Poklicno pokojninsko zavarovanje	SI-4	NEL	Occupational	DB contribution-based
SK	SK -1	Dôchodková správcovská spoločnosť Retirement pension savings	SK-1	SSR	Personal	DC with guarantee
	SK -2	Doplňková dôchodková spoločnosť Supplementary retirement pension saving	SK-2	IORP	Both occupational and personal	DC
UK	UK -1	Occupational scheme Either Db, DC or Hybrid scheme (legally classified in UK as DB but has some guarantees and some money purchase elements)	UK-1.1	IORP	Occupational	DB
			UK-1.2	IORP	Occupational	DC
			UK-1.3	IORP	Occupational	Hybrid
	UK -2	Group Personal Pension [GPP]	UK-2	LAD	Personal	DC
	UK -3	Personal pension scheme [LAD]	UK-3	LAD	Personal	DC

2. General and Country specific disclaimers

General disclaimer

- The Database has been developed by EIOPA on a best effort basis, with contributions from national competent authorities. It should not be interpreted as a complete, "official" list of all pension plans/products/providers offered in Europe. Similarly, the definitions and classifications used should not be considered as the "official" ones and are not binding in any way. Indeed, EIOPA is aware that the domains of the variables may not fully reflect the variety in the European private pensions landscape, and that for some countries the information contained in the database may not be fully explicative of the national context.
- In principle, the plans/products/providers included in the Database are all those having the specific objective of retirement provision (according to national social and labour law or tax rules). Products that may serve a retirement purpose (for instance: saving products), but which do not have an explicit retirement objective, are not covered in the database. However, there might be additional products that could be classified as pension products, but have not been included in the Database so far.
- Each kind of plan/product/provider included in the Database may have a certain "internal" variety. The information contained in the Database often refers to the prevalent (e.g. in quantitative terms) characteristics of each kind; therefore, for some specific plans/products/providers the correct information may be different from the one contained in the Database.
- Quantitative data (columns from 5.1.1 to 5.7) are included only as an indicator of the material importance at national level of each type of plan/product. Consistency between data referred to different plans/products/providers, as well as with other published data, is not ensured.

Country-specific disclaimers

Belgium

- In case of occupational pension plans operated by insurance companies through group insurance, the columns (especially on DB/DC and exposure to investment risk) have been filled in from the point of view of the member and beneficiary, and not from the point of view of the supplier, namely the insurance company.

France

- Where the question could arise (for instance, for the DB/DC field), the columns have been filled in from the point of view of the member and beneficiary, and not from the point of view of the supplier, namely the insurance company.

Germany

- In the case of occupational pensions, the database covers the five different types of providing occupational retirement provisions: Pensionskasse, Pensionsfonds, Direktzusage, Unterstützungskasse and Direktversicherung.
- In the case of personal pensions, in principle any form of private assets may be used to secure a reasonable standard of living in old age. The products included in the database mainly refer to the officially recognized pension products, namely Riester- and Basis-pension products.
- Since the beginning of 2002, the state has provided incentives for the establishment of private pensions, the so called Riester-products. The possibility of a "Wohn-Riester-contract" was introduced in 2008.
- The Basis-pension was introduced in 2005. In the case of Basis-pension the database covers the main Basis-pension products.

Hungary

- In the case of occupational pensions (HU-4), there is only one occupational pension fund in Hungary, therefore no data regarding assets and members is published.
- In the case of private pension funds (HU-1), due to legislative changes in 2010-2012 the significance of such funds has decreased significantly. Before the modification of the relevant acts membership in private pension funds used to be mandatory and members were to receive 75% of their future pension from the state and 25% from the proceeds based on personal savings in private pension funds (Pillar 1bis).

Luxembourg

- The information provided in the database on Luxembourg occupational pension plans includes features of local Luxembourg social and labour law. As a result, some of the described characteristics, e.g. automatic enrolment, apply only to such occupational pension plans insofar as they are set up by employers for their Luxembourg based employees.

The United Kingdom

- TPR regulates occupational DB/DC/Hybrid pension schemes (often called trust-based schemes). Work-based personal pensions (often called contract based schemes) such as a Personal Pension (PP) or a Group Personal Pension (GPP) are types of personal pensions. They are contract-based schemes and can only be provided by firms authorised and regulated by the Financial Services Authority (FSA). For the GPP, TPR shares regulatory responsibility with the FSA, providing some employer oversight. IORPS and GPPs may be both single and multi-employer arrangements.
- Since 2012, the law requires employers to automatically enrol (AE) all of their qualifying workers into a qualifying workplace scheme if they are not already in one. There are a number of different criteria set out that must be fulfilled in order for the scheme to be a 'qualifying scheme' for AE purposes. Employers cannot 'opt out' of their duties. However, employees have the right to 'opt out' of pension scheme membership after they have been automatically enrolled. So most occupational schemes contain both a voluntary and mandatory element.