EIOPA-BoS-19-166
7 March 2019

ANNEXES

Decision of the Board of Supervisors on the Database of Pension Plans and Products in the EEA

CONTENTS

ANNEX I: DATA

1.   Submission of data

1.1.   Submission to EIOPA

NCAs should report every single type of privately managed pension plans, pension products and pension providers, including all investment products having a clear objective of retirement provision according to i.a. national social and labour law (SLL) and/or fiscal legislation with the exception of the "first pillar" pensions managed by the State or public entities (however, 1st pillar-bis pensions are also included). Therefore, all non-public pension plans and products must be included, irrespective of whether they are occupational or personal. Plans and products that are defined in the legislation but are not actually offered yet to the public and/or do not have any members are also included. "Pure" annuities (i.e. that are not linked to an accumulation phase) are not considered pensions for the purpose of this database.

2.   Publications of data

The data that has successfully passed validations is promoted to the Register (DC&CR) and it is foreseen for publication. There are two separate technical processes ('jobs'):

❑ Publication from the Database to the Extranet Restricted Area (Extranet publication). In the Extranet Restricted Area all submitted data is published (irrelevant of the Publication flag). This means that a record with Publication value: 'no' will be published in the Restricted Area.

❑ Publication from the Database to the EIOPA website (website publication). On the EIOPA public website only data marked for publication is published. This means that a record with the Publication flag set to 'no' will not be published.

3.   Reporting CSV File Structure

The structure and content of the reporting CSV file is presented in the sections below. The CSV file must contain all the fields presented in section "List of fields
".

3.1. Field description template

The following table presents the template used to describe the CSV fields.

Every entity reported (i.e. every row of the report) will constitute a 'record' inside the report. Every entity/record will be reported in one line of the CSV file. All attributes related to one entity (i.e. every column of the report) will constitute the 'fields' of this entity/record. Values are assigned to attributes.

Summarising the above, one record will have many fields and every field will have its own value.

Name	The name of the field
Header	The name of the header in the input file that corresponds to this field
Description	A short description of the field and the information that MUST be filled in by the NCA
Set of possible values	The permitted values of the field. There are 2 cases: 1. The NCA MUST insert one value from a predefined list of values. This list may be either a general/default list (i.e. country codes following a specific ISO format, yes/no values) or a register – oriented list (i.e. the Applicable EU law/regulation values) 2. The NCA MUST insert a free text or number value in the field
Reporting obligation for NCA	The reporting obligation of the NCA: 1. *Mandatory*: the NCA submitting the report MUST fill in this field. 2. *Optional*: the NCA submitting the report MAY fill in this field. It is <u>strongly recommended</u> to fill in optional values too, if this value is available. 3. *Not applicable*: the NCA submitting the report MUST NOT fill in this field.
Data Type	The type of the value that will be inserted in the field
Data Format	The format of the value. If no special format is defined, "Not applicable" will be completed in the corresponding table of this field.
Field Length	The maximum length of the value.
Limitations	Any special limitation related to the value that will be inserted in this field. If no special limitation exists for this value, "Not applicable" will be completed in the corresponding table of this field. General limitations for the fields are presented in section "**Error! Reference source not found.**"
Sample value	An example of the value that is expected to be inserted in the field from the NCA. *IMPORTANT NOTE*: Values MUST be enclosed in double quotes.

3.2. Expected fields

The column "OLD Database" is provided for information purposes only. The empty fields under "NEW Database" mean that the respective field is no longer required.

	Field Name	OLD Database	NEW Database	Publication
1	Reporting Authority Code	Mandatory	Mandatory	Public
2	Home country	Mandatory	Mandatory	Public
3	Code of a pension plan, product or a provider	Mandatory	Mandatory	Public
4	Name of a type of a pension plan, product or a provider	Mandatory	Mandatory	Public
5	Identification of a pension plan or a pension product or a pension provider	Mandatory	Mandatory	Public
6	Types of providers	Optional	Optional	Public
	Sub-kinds of level 1 classification - code level 2	Mandatory		
	Identification of a pension plan or a pension product or a pension provider - linked to code level 2	Mandatory		
	Types of providers - linked to code level 2	Mandatory		
	Comments - explanation of relationships between pension product or plan and a provider	Optional		
7	Applicable EU law/regulation	Mandatory	Mandatory	Public
	EU law/regulation taken as informal reference by national legislation	Optional		
	Completeness of relevant regulation	Mandatory		
8	First Pillar bis	Mandatory	Mandatory	Public
	Occupational vs. personal (OECD definition)	Mandatory		
9	Occupational vs. personal	Mandatory	Mandatory	Public
10	DC vs. DB	Mandatory	Mandatory	Public

	Field Name	OLD Database	NEW Database	Publication
11	Exposure to investment risk member	Mandatory	Mandatory	Public
12	Guarantor		Mandatory	Public
13	Tax incentives	Mandatory	Mandatory	Public
14	Risk sharing		Mandatory	Public
15	Employer contributions	Mandatory	Mandatory	Public
16	Member contributions	Mandatory	Mandatory	Public
17	Funding	Mandatory	Mandatory	Public
18	Financial vehicle	Mandatory	Mandatory	Public
19	Membership	Mandatory	Mandatory	Public
20	The employee has a choice as to the pension product/plan provider	Mandatory	Mandatory	Public
21	Target group of a plan/product	Mandatory	Mandatory	Public
	Distribution channel to members (workplace)	Mandatory		
	Distribution channel to members (external sales network)	Mandatory		
22	Distribution channel to members (internet)	Mandatory	Mandatory	Public
	Distribution channel to members (other)	Mandatory		
23	Investment options	Mandatory	Mandatory	Public
24	Default		Mandatory	Public
25	Pay-out options		Mandatory	Public
26	Retirement age		Mandatory	Public
	Pay-out phase (annuity)	Mandatory		
	Pay-out phase (lump sum)	Mandatory		
	Pay-out phase (programmed withdrawal)	Mandatory		
	Pay-out phase (other)	Mandatory		
	Comment field – linked to the fields from "Occupational vs. personal (OECD definition)" to "Pay-out phase Other"	Optional		
	Comment - linked to the "The employee has a choice as to the pension	Optional		

	Field Name	OLD Database	NEW Database	Publication
	product/plan provider" field			
	Links to the first pillar (SS)	**Mandatory**		
27	Links to the first pillar (retirement age)	**Mandatory**	**Mandatory**	**Public**
	Links to the first pillar (opting in/opting out)	**Mandatory**		
	Links to the first pillar (other)	**Mandatory**		
28	Governance requirements	**Mandatory**	**Mandatory**	**Public**
	Other SLL	**Mandatory**		
29	Comment - linked to the qualitative fields	Optional	Optional	**Public**
	Number of active members sub kinds at t-1	Optional		
	Number of active members sub kinds at t	Optional		
	Number of active members at t-1	Optional		
30	Number of active members at t	Optional	**Mandatory**	**Public**
	Number of active members latest data available	Optional		
	Total assets under management sub kinds at t-1	Optional		
	Total assets under management sub kinds at t	Optional		
	Total assets under management at t-1	Optional		
31	Total assets under management at t	Optional	**Mandatory**	**Public**
	Total assets under management latest data available	Optional		
32	Number of members		**Mandatory**	**Public**
	Number of plans, products, providers as at [year(t)]	Optional		
33	General comment for quantitative indicators	Optional	Optional	**Public**
34	Falling under the scope of the Regulation (EU) No 1286/2014	**Mandatory**	**Mandatory**	**Internal**

	Field Name	OLD Database	NEW Database	Publication
	Validity start date	**Optional**		
	Validity end date	**Optional**		
35	**Correction Reason**	**Optional**	**Optional**	**Internal**
	Active	**Mandatory**		
	Activity start date	**Mandatory**		
	Activity end date	**Optional**		
	Year(t)	**Mandatory**		
36	**Products/plans/ schemes/providers of similar nature**		**Optional**	**Public**

3.3. **List of fields**

A single reporting file is expected from each NCA, including all data of Pension Plans and Products in EEA in the NCA's registry. The expected information is presented in the following sections.

3.3.1. **Reporting authority code**

Name	Reporting Authority Code
Header	PPPReportingAuthorityCode
Description	The code of the National Competent Authority (NCA) that submits to EIOPA reports regarding the entities included in its registry, as stored in DC&CR system. *Special Note 1*: EIOPA will provide the Reporting Authority codes to every NCA. *Special Note 2*: Reporting Authority Code value must be equal to the 'SenderCode' value of the filename or must be equal to the NCA Code info in the EIOPA Web Portal Restricted Area (in case of submissions through Portal). For the country Greece the codes 'EL' MUST be used instead of the ISO 3166 alpha-2 codes GR, as recommended by the Publications Office of the European Union [R4].
Set of possible values	NCA codes
Reporting obligation for NCA	Mandatory
Data Type	Alphanumeric
Data Format	Not applicable
Field Length	Exactly 5 characters

Limitations	Not applicable
Sample value	"AT001", "BE002"

3.3.2. Home country

Name	Home country
Header	PPPHomeCountryCode
Description	The 2-letter code of the country code where the specific pension plan or product is provided or the 2- letter country code where the pension provider exists.
Set of possible values	ISO 3166-1 alpha-2 EEA Country code
Reporting obligation for NCA	Mandatory
Data Type	Alphanumeric
Data Format	The 2-letter code MUST be in uppercase
Field Length	Exactly two letters
Limitations	*Special Note 1*: For the country Greece, the code EL MUST be used instead of the ISO 3166 alpha-2 codes GR, as recommended by the Publications Office of the European Union (R6).
Sample value	"PL"

3.3.3. Code of a pension plan, product or a provider

Name	Code of a pension plan, product or a provider
Header	PPPCode
Description	The code of the pension plan/product/scheme/provider is defined as "XX–NN", where XX is the country code and NN represents ordinal numbers starting at 01. As many product codes as needed should be applied in order to at least differentiate between the following fields: • Applicable Law • Occupational vs personal • DB/DC • Financial vehicle • Membership
Set of possible values	Not applicable
Reporting obligation for NCA	Mandatory
Data Type	Alphanumeric

Data Format	XX-NN, where XX MUST be the 2- letter code of the EEA country and NN MUST be an integer number without leading zeros.
Field Length	Maximum 254 characters
Limitations	The XX part of the field must be equal to the value of the "Home country" field of the entry
Sample value	"BE-1"

Comment: The split is made on a best effort basis and is strongly encouraged where most relevant i.e. where the same type, as defined by national legislation, actually takes the shape of sub-kinds that are quite different in nature and are relevant in quantitative terms.

3.3.4. Name of a type of a pension plan, product or a provider

Name	Name of a type of a pension plan, product or a provider
Header	PPPName
Description	The name of a pension plan or a product or a provider as identified by national legislation. *Special Note 1*: Names are provided in national official language(s) and MAY also be provided in English. *Special Note 2*: More than one name values MAY be inserted in this field.
Set of possible values	Not applicable
Reporting obligation for NCA	Mandatory
Data Type	Alphanumeric
Data Format	*Special Note:* In case of multiple names, they MUST be separated by '|' symbol.
Field Length	Maximum 5000 characters
Limitations	Not applicable
Sample value	"Pensionskasse|Pension Funds"

Comment: The best effort should be made to provide in this column a name that is familiar to a member, a beneficiary, a policyholder, a pension savings account holder etc.

An attempt should be made to provide names of types of pension plans or types of pension products rather than providers. However, in cases where it is not feasible names of providers can be inserted by NCAs.

3.3.5. Identification of a pension plan or a pension product or a pension provider

Name	Identification of a pension plan or a pension product or a pension provider
Header	PPPIdentification
Description	Identification whether what is included is a pension plan or a pension product or a pension provider. *Special Note 1:* If what is included is a pension plan, the field SHOULD be completed with the value "Plan". If what is included is a pension product, the field SHOULD be completed with the value "Product". If what is included is a pension provider, the field SHOULD be completed with the value "Provider". *Special Note 2:* The field is a free text field. Other values MAY be also provided to this field besides those described on the previous note.
Set of possible values	Not applicable
Reporting obligation for NCA	Mandatory
Data Type	Alphanumeric
Data Format	Not applicable
Field Length	Maximum 255 characters
Limitations	Not applicable
Sample value	"Product"

3.3.6. Types of providers

Name	Types of providers
Header	PPPProviderTypes
Description	The type of provider of a pension plan or a pension product included.
Set of possible values	1 (for pension fund) 2 (for insurance company) 3 (for bank) 4 (for asset management company) 5 (for employer) 6 (for other)
Reporting obligation for NCA	Optional
Data Type	number
Data Format	Special Note: In case of multiple applicable

	laws, they MUST be separated by '|' symbol.
Field Length	Not applicable
Limitations	If the value of the "Identification of a pension plan or a pension product or a pension provider" field) is "Plan" or "Product" then a value MUST be provided for this field.
Sample value	" 1|2"

3.3.7. Applicable EU law/regulation

Name	Applicable EU law/regulation
Header	PPPApplicableEULaw
Description	The EU regulation that is formally applicable. *Special Note*: Multiple values (more than one applicable law) MAY apply for this field.
Set of possible values	1 (for IORP II) 2 (for IORP II Art. 4) 3 (for Solvency II) 4 (for UCITS) 5 (for AIFM) 6 (for PEPP) 7 (for CRD) 8 (for SSR) 9 (for other) 10 (for NEL)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	*Special Note:* In case of multiple applicable laws, they MUST be separated by '|' symbol.
Field Length	Not applicable
Limitations	Not applicable
Sample value	"1", "2|3", "3|4|5"

Comment:

[IORP II] - Directive (EU) 2016/2341 of the European Parliament and of the Council of 14 December 2016 on the activities and supervision of institutions for occupational retirement provision (IORPs).

[IORP II Art. 4] - Law applicable to occupational retirement provision business of life insurance undertakings in accordance with points (a)(i) to (iii) of Article 2(3) and points (b)(ii) to (iv) of Article 2(3) of Directive 2009/138/EC applicable to occupational-retirement-provision business of insurance undertakings under Article 4 of Directive (EU) 2016/2341.

[Solvency II] - Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II).

[PEPP]

[UCITS] - Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS).

[AIFM] - Directive 2011/61/EU of the European Parliament and of the Council of 8 June 2011 on Alternative Investment Fund Managers and amending Directives 2003/41/EC and 2009/65/EC and Regulations (EC) No 1060/2009 and (EU) No 1095/2010 Text with EEA relevance.

[CRD] - Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC.

[SSR] - Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems.

[Other] – other EU law than IORP II, Solvency II, PEPP, UCITS, AIFM, CRD applicable to the plan, product or scheme.

[None] No applicable EU prudential law.

3.3.8. First Pillar bis

Name	First Pillar bis
Header	PPPFirstPillarBis
Description	It identifies whether a plan/product is of a 1st Pillar bis type.
Set of possible values	Yes No
Reporting obligation for NCA	Mandatory
Data Type	Alphanumeric
Data Format	Not applicable
Field Length	Minimum: 2 characters (when the value is "No") Maximum: 3 characters (when the value is "Yes")
Limitations	Not applicable
Sample value	"Yes", "No"

3.3.9. Occupational vs. personal

Name	Occupational vs. personal

Header	PPPOccupVSPersonal
Description	Indicates if the pension plan/product is occupational or personal, or of both types
Set of possible values	1 (for occupational) 2 (for personal) 3 (for both occupational and personal)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Not applicable
Field Length	1 digit
Limitations	Not applicable
Sample value	"1"

Comment:

[Occupational] Pension plan where the employer (sponsoring undertaking) has a role in the establishment and/or funding of the plan itself. Self-employed persons can be considered to be sponsoring undertakings.

[Personal] A pension plan that hosts members only on an individual basis. [Both occupational and personal] A pension plan that hosts members both on an occupational and an individual basis.

Please remark that if the OECD has amended its definitions on occupational vs personal, EIOPAs ITDC can decide to replace the above definitions by the OECD definitions in order to streamline the reporting between different institutions and reduce the reporting burden for members.

3.3.10. DC vs. DB

Name	DC vs. DB
Header	PPPDCvsDB
Description	Defines the type of the pension plan / product.
Set of possible values	1 (for DC) 2 (for DB) 3 (plan can be both DB or DC)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Not applicable
Field Length	1 digit
Limitations	Not applicable
Sample value	"3"

Comment:

[DC] Defined contribution – pension plans under which the plan sponsor or customer pays fixed contributions and where the plan sponsor or provider has no legal or constructive obligation to pay further contributions to an ongoing plan in the event of unfavourable plan experience.

[DB] Defined benefit pension plan – retirement benefit plans other than defined contributions plans.

Please remark that if the OECD has amended its definitions on DB vs DC, EIOPAs ITDC can decide to replace the above definitions by the OECD definitions in order to streamline the reporting between different institutions and reduce the reporting burden for members.

3.3.11.   Exposure of members to investment risk

Name	Exposure of members to investment risk
Header	PPPExposureToInvestmentRisk
Description	Defines the exposure of members to investment risk.
Set of possible values	1 (for Full exposure to investment risk) 2 (for Capital guaranteed) 3 (for Fixed return) 4 (for Minimum guarantee) 5 (for Conditional guarantee) 6 (for Benefit level) 7 (for Other)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Special Note: In case of multiple applicable values, they MUST be separated by '|' symbol.
Field Length	Not applicable
Limitations	Not applicable
Sample value	"1"

Comment:

[Full exposure to investment risk] – The member is fully exposed to both upside and downside investment risk. In principle, this case should be identical to "DC"

[Capital guaranteed] - The member is guaranteed against the downside risk, as at least the sum of contributions is returned to him.

[Fixed return] – A fixed return is promised on the paid contributions.

[Minimum guarantee] – A minimum return is promised on the paid contributions.

[Conditional guarantee] – The capital/pension or investment guarantee is conditional.

[Benefit guarantee] – The benefit is guaranteed based on a formula without conditions.

[Other] – None of the above. This should be explained in the comments box.

3.3.12. Guarantor of guarantee against investment risk

Name	Guarantor
Header	PPPGuarantor_of_investment_guarantee
Description	It identifies the guarantor of the guarantee against the investment risk
Possible values	1 (for None) 2 (for Provider) 3 (for Sponsor) 4 (for Combination of provider and sponsor)
Reporting obligation	Mandatory
Data Type	Number
Data Format	Special Note: In case of multiple applicable values, they MUST be separated by '|' symbol.
Field Length	Not applicable
Limitations	Not applicable
Sample value	"1"

3.3.13. Tax incentives

Name	Tax incentives
Header	PPPTax_incentives
Description	It identifies if tax incentives are applicable with regard to the pension plans/products/schemes
Possible values	Yes No
Reporting obligation	Mandatory
Data Type	Alphanumeric
Data Format	Not applicable
Field Length	Minimum: 2 characters (when the value is "No") Maximum: 3 characters (when the value is "Yes")
Limitations	Not applicable
Sample value	"Yes", "No"

3.3.14. Risk sharing

Name	Risk sharing
Header	PPPRisk_sharing
Description	It identifies whether there is any risk sharing applicable to this pension plan/products/schemes
Possible values	1 (for Yes, risk sharing within same generation, accumulation only)
	2 (for Yes, risk sharing within same generation, decumulation only)
	3 (for Yes, risk sharing within same generation, both accumulation and decumulation)
	4 (for Yes, risk sharing between generations, accumulation only)
	5 (for Yes, risk sharing between generations, decumulation only)
	6 (for Yes, risk sharing between generations, both accumulation and decumulation)
	7 (for no)
Reporting obligation	Mandatory
Data Type	Number
Data Format	Special Note: In case of multiple applicable values, they MUST be separated by '|' symbol.
Field Length	Not applicable
Limitations	Not applicable
Sample value	"7"

3.3.15. Employer contributions

Name	Employer contributions
Header	PPPEmployerContributions
Description	It indicates the possibility to receive contribution from the employer.
Set of possible values	1 (for mandatory)
	2 (for voluntary)
	3 (for voluntary and mandatory)
	4 (for not possible)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Not applicable

Field Length	1 digit
Limitations	Not applicable
Sample value	"3"

3.3.16. Member contributions

Name	Member contributions
Header	PPPMemberContributions
Description	It indicates the possibility to receive contribution from members.
Set of possible values	1 (for mandatory) 2 (for voluntary) 3 (for voluntary and mandatory) 4 (for not possible)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Not applicable
Field Length	1 digit
Limitations	Not applicable
Sample value	"2"

3.3.17. Funding

Name	Funding
Header	PPPFunding
Description	Defines the way the plan is financed.
Set of possible values	1 (for Funded) 2 (for Unfunded-PAYG) 3 (for Book reserves)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Not applicable
Field Length	1 digit
Limitations	Not applicable
Sample value	"1"

Comment:

[Funded] Pension plan that accumulates dedicated assets to cover the plan's liabilities.

[Unfunded-PAYG] Plan financed directly from contributions from the plan sponsor or provider or the plan participant. Unfunded pension plan are paid on a current disbursement method (also known as the pay as you go, PAYG method). Unfunded plan may still have associated reserves to cover immediate expenses or smooth contributions within given periods.

[Book reserves] Plan whose commitments enter as liabilities in the balance sheet of the sponsoring undertaking. No corresponding, specific assets have to be earmarked in the assets side.

3.3.18. Financial vehicle

Name	Financial vehicle
Header	PPPFinancialVehicle
Description	It identifies the financial vehicle of the pension plan/products.
Set of possible values	1 (for Autonomous entity) 2 (for Segregated assets) 3 (for Contractual obligation) 4 (for Book-reserves)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Not applicable
Field Length	1 digit
Limitations	Not applicable
Sample value	"2"

Comment:

[Autonomous entity]

IORPs or other autonomous entities that legally own the assets of the pension plan, though ultimately on behalf of members or beneficiaries from a substantial viewpoint. This includes cases where the employer provides sponsor support.

[Segregated assets]

Members and beneficiaries have a contractual legal claim on a segregated pool of assets. This case includes some IORPs as well as other kinds of schemes, such as UCITS-like and unit-linked insurance products with an explicit retirement purpose. This includes also the case where the employer provides sponsor support.

[Contractual obligation]

Pension plan/product where the provider (e.g. an insurance company) undertakes the obligation to pay a certain level of benefits. The level may be linked to the value and the return of a pool of segregated assets, but the supplier is contractually obliged to acknowledge a certain minimum return, irrespective of the return of the segregated pool of assets.

[Book-reserves]

Plan whose commitments enter as liabilities in the balance sheet of the sponsoring undertaking. No corresponding, specific assets have to be earmarked on the assets side.

3.3.19. Membership

Name	Membership
Header	PPPMembership
Description	It defines the participation of employees or individuals in the pension plan.
Set of possible values	1 (for Mandatory) 2 (for Automatic enrolment) 3 (for Voluntary)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Special Note: In case of multiple applicable values, they MUST be separated by '|' symbol.
Field Length	Not applicable
Limitations	Not applicable
Sample value	"2"

Comment:

[Mandatory]

Pension plan/product/scheme in which participation by employees or individuals is compulsory, without a possibility to opt-out.

[Automatic enrolment]

An arrangement under which an employee/individual is enrolled in a plan automatically, unless such employee/individual elects to opt-out of the plan. This includes auto-enrolment arrangements for the self-employed and other individuals.

[Voluntary]

Pension plans in which participation by employees/individuals is voluntary.

3.3.20. The employee has a choice as to the pension product/plan provider

Name	The employee has a choice as to the pension product/plan provider
Header	PPPEmployeeChoice
Description	It identifies if the customer has a choice with regards to the pension product/plan provider.
Set of possible values	1 (for Yes, in both accumulation and decumulation)

	2 (for Yes, in accumulation only)
	3 (for Yes, in decumulation only)
	4 (for No)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Not applicable
Field Length	1 digit
Limitations	Not applicable
Sample value	"2"

3.3.21. Target group of a plan/product

Name	Target group of a plan/product
Header	PPPTargetGroup
Description	The target group of the pension plan/product. *Special Note*: For a single employer option: it includes the case of employers that are part of the same group. For individuals option: it includes the self-employed.
Set of possible values	1 (for Workforce of a single employer) 2 (for Workforce of many employers) 3 (for Individuals) 4 (for Both workforce and individuals)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Not applicable
Field Length	1 digit
Limitations	Not applicable
Sample value	"1"

Comment:

[Workforce of a single employer]

It includes the case of employers that are part of the same group.

[Workforce of many employers]

[Individuals]

It includes the self-employed.

[Both workforce and individuals]

3.3.22. Distribution channel to members (internet)

Name	Distribution channel to members (internet)
Header	PPPDistributionInternet
Description	It defines the extend of the use of distribution channel to members, through the internet.
Set of possible values	1 (for predominant) 2 (for important) 3 (for limited) 4 (for nil)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Not applicable
Field Length	1 digit
Limitations	Not applicable
Sample value	"1"

3.3.23. Investment options

Name	Investment options
Header	PPPInvestmentOptions
Description	The type of available investment options.
Set of possible values	1 (for Multiple investment options) 2 (for No investment options) 3 (for Both possible)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Not applicable
Field Length	1 digit
Limitations	Not applicable
Sample value	"2"

3.3.24. Default

Name	Default
Header	PPPDefault
Description	It identifies if the plans/products/schemes includes a default investment option
Possible values	1 (for Yes, options include a default, mandatory by regulation)

	2 (for Yes, options include a default, not mandatory by regulation)
	3 (for Yes, options include a default, either mandatory or optional depending on the product)
	4 (for No)
	5 (for Yes or no, depending on the product/plan/provider/scheme)
Reporting obligation	Mandatory (if investment options were reported)
Data Type	Number
Data Format	Special Note: In case of multiple applicable values, they MUST be separated by '|' symbol.
Field Length	Not applicable
Limitations	Not applicable
Sample value	"2"

3.3.25.   Pay-out options

Name	Pay-out
Header	PPPPayout
Description	It identifies the pay-out options of the pension plans/schemes/products
Possible values	1 (for Annuity possible)
	2 (for Annuity 100% mandatory)
	3 (for Annuity partially mandatory)
	4 (for Lump sum possible)
	5 (for Programmed withdrawal possible)
	6 (for Other pay-out options possible)
Reporting obligation	Mandatory
Data Type	Number
Data Format	Special Note: In case of multiple applicable values, they MUST be separated by '|' symbol.
Field Length	Not applicable
Limitations	Not applicable
Sample value	"2"

Comment:

Annuity: An annuity is a series of payments made to individual upon retirement at fixed intervals of time. "100%mandatory" refers to the fact that 100% of the capital accumulated at retirement has to be converted into an annuity.

Lump sum: A one-time payment for the total or partial value of the assets/benefits.

Programmed withdrawals: A series of fixed or variable payments generally calculated by dividing the accumulated assets by a fixed number or by the life expectancy in each period (IOPS)

3.3.26.   Retirement age

Name	Retirement age
Header	PPPRetirement_age
Description	It identifies the legal (normal) retirement age for the pension products/schemes/plans at full retirement conditions for each category that is necessary (e.g. in case of differences between men and women)
Possible values	Years, months -type
Reporting obligation	Mandatory
Data Type	Free
Data Format	Special Note: In case of multiple applicable values, they MUST be separated by '|' symbol.
Field Length	Not applicable
Sample value	"67years, 12 months – men	62 years, 0 months - women"
Publication	Public

3.3.27.   Links to the 1st pillar pension system

Name	Links to the 1st pillar pension system
Header	PPPPillarLinks
Description	It identifies whether there are links to the 1st pillar pension system (retirement age). *Special Note*: This field SHOULD report "Yes" if, for a certain pension plan/product, the pay-out phase may only start at an age that is linked to the retirement age set in the 1st pillar public scheme(s).
Set of possible values	Yes No
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Alphanumeric.
Field Length	Minimum: 2 characters (when the value is "No")

	Maximum: 3 characters (when the value is "Yes")
Limitations	Not applicable
Sample value	"Yes", "No"

3.3.28. Governance requirements

Name	Governance requirements
Header	PPPReqsGovernance
Description	Defines the governance requirements of the pension plan/product/provider.
Set of possible values	1 (for Representation of employers) 2 (for Representation of employees) 3 (for Representation of members) 4 (for No representation of employers, employees or members)
Reporting obligation for NCA	Mandatory
Data Type	Number
Data Format	Special Note: In case of multiple applicable values, they MUST be separated by '|' symbol.
Field Length	Not applicable
Limitations	Not applicable
Sample value	"5"

3.3.29. Comment - linked to the qualitative fields

Name	Comment - linked to the qualitative fields
Header	PPPQualitativeComment
Description	Related to qualitative fields
Set of possible values	Not applicable
Reporting obligation for NCA	Optional
Data Type	Alphanumeric
Data Format	Not applicable
Field Length	Maximum 5000 characters
Limitations	Not applicable
Sample value	"The tax laws provides for payment options based on retirement age set in pillar 1 pension system. A pension fund shall have a board of directors comprising a chairperson and a number of other members, of which at least

	half shall be elected by and amongst the members of the pension fund."

3.3.30. Number of active members

Name	Number of active members
Header	PPPActiveMembers
Description	Number of active members. In case the number is unknown, please enter "Not available".
Set of possible values	Not applicable
Reporting obligation for NCA	Mandatory in case applicable EU law (3.3.7) is not 1 (IORP)
Data Type	Number or "not available"
Data Format	The field MUST have an integer value or be "not available"
Field Length	Minimum: 1 digit Maximum: 13 digits
Limitations	Not applicable
Sample value	"30601"

3.3.31. Total assets under management (millions €)

Name	Total assets under management
Header	PPPTotalAssets
Description	It is sum of the assets or in case not available the technical provisions. In case the both are unknown, please enter "Not available". *Special Note:* The figure MUST be provided in million €.
Set of possible values	Not applicable
Reporting obligation for NCA	Mandatory in case applicable EU law (3.3.7) is not 1 (IORP)
Data Type	Number or "not available"
Data Format	The field MUST have a decimal number value, using the "," (comma character) as decimal separator (ref. also **Error! Reference source not found.**, **Error! Reference source not found.**). The field MUST also have exactly 2 decimal digits after the decimal separator. Alternatively, it could be "not available". *Special Note:* In case the figure of the field has an integer value two zeros must be provided as the 2-digit decimal part, e.g. 1500,00.

Field Length	Minimum: 3 digit (1 digit for the integer part and exactly 2 decimal digits)
	Maximum: 14 digits (12 digits for the integer part and exactly 2 decimal digits)
Limitations	Not applicable
Sample value	"58842,00", "23105,92", "1395,50"

3.3.32. Number of members

Name	Number of members
Header	PPPMembers
Description	It is the number of members. In case the number is unknown, please enter "Not available".
Set of possible values	Not applicable
Reporting obligation for NCA	Mandatory in case applicable EU law (3.3.7) is not 1 (IORP)
Data Type	Number or "not available"
Data Format	The field MUST have an integer value or be "not available".
Field Length	Minimum: 1 digit
	Maximum: 13 digits
Limitations	Not applicable
Sample value	"262051"

3.3.33. General comment for quantitative indicators

Name	General comment for quantitative indicators
Header	PPPQuantitativeComment
Description	General comment for quantitative indicators.
Set of possible values	Not applicable
Reporting obligation for NCA	Optional
Data Type	Alphanumeric
Data Format	Not applicable
Field Length	Maximum 5000 characters
Limitations	Not applicable
Sample value	"Assets of private pension funds at market value and the portfolio, at the end of the period (not audited data)"

3.3.34. Falling under the scope Regulation (EU) No 1286/2014[1]

Name	Falling under the scope of the Regulation (EU) No 1286/2014
Header	PPPFallingInScope
Description	It identifies whether a plan/product/provider falls under the scope of the Regulation (EU) No 1286/2014
Set of possible values	Yes No
Reporting obligation for NCA	Mandatory
Data Type	Alphanumeric
Data Format	Not applicable
Field Length	Minimum: 2 characters (when the value is "No") Maximum: 3 characters (when the value is "Yes")
Limitations	Not applicable
Sample value	"Yes", "No"

3.3.35. Correction Reason

Name	Correction Reason
Header	PPPCorrectionReason
Description	The reason the correction report is submitted from the NCAs regarding the particular entry. _Special Note 1_: The correction reason MUST be provided in corrective reports. _Special Note 2_: For normal reports, the correction reason MAY be provided, but it will be ignored. _Special Note 3_: The correction reason is a free text field, namely no predefined values apply for this field. _Special Note 4:_ The correction will help EIOPA and NCAs to track the reason the data was corrected/updated.
Set of possible values	Not applicable
Reporting obligation for	Optional (mandatory only for corrective

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[1] Regulation (EU) No 1286/2014 of the European Parliament and of the Council of 26 November 2014, OJ L 352, 9.12.2014, p. 1

NCA	reports)
Data Type	Alphanumeric
Data Format	Not applicable
Field Length	Maximum 2000 characters
Limitations	Not applicable
Sample value	"The Member contributions value was not valid in the report sent on 12/3/2012"

3.3.36. Products/plans/schemes/providers of similar nature

Name	Products/plans/schemes/providers of similar nature
Header	PPPGrouping
Description	This field allows to group those products together which the NCA considers of a similar nature. Please use a single letter to map the similar products (e.g. 'A')
Set of possible values	A-Z
Reporting obligation for NCA	Optional
Data Type	Alphanumeric
Data Format	Not applicable
Field Length	1 character
Limitations	Not applicable
Sample value	"A"

ANNEX II: VALIDATION RULES

1. The input CSV file name must be unique.

Special note 1: This validation applies only to the correction CSV files submitted via the Web portal

Special note 2: The error message produced must be: You have already provided a correction report with the filename ([filename]) in one of your previous submissions.

2. The input CSV file must be readable and follow exactly the pre-defined structure for the Pension plans and products in EEA input files.

   Special note 1: Applies to both normal and correction reports.

3. The following fields must be filled in:
   a. Reporting Authority Code
   b. Home country
   c. Code of a pension plan, product or a provider
   d. Name of a type of a pension plan, product or a provider
   e. Identification of a pension plan or a pension product or a pension provider
   f. Applicable EU law/regulation
   g. First Pillar bis
   h. Occupational vs. personal
   i. DC vs. DB
   j. Exposure of members to investment risk
   k. Guarantor
   l. Tax incentives
   m. Risk sharing
   n. Employer contributions
   o. Member contributions
   p. Funding
   q. Financial vehicle
   r. Membership
   s. The employee has a choice as to the pension product/plan provider
   t. Target group of a plan/product
   u. Distribution channel to members (internet)
   v. Investment options
   w. Default
   x. Payout
   y. Retirement age

z. Links to the 1st pillar pension system (retirement age)

aa. Governance requirements

bb. Comment - linked to the qualitative fields (in case Exposure of members to investment risk is 7)

cc. Active members (unless applicable EU law is 1)

dd. Members (unless applicable EU law is 1)

ee. Total assets under management (unless applicable EU law is 1)

ff. Falling under the scope of the Regulation (EU) No 1286/2014

4. The "Reporting Authority Code" value must be equal to the SenderCode of the filename (in case of EIOPA Hub submissions) or must be equal to the NCA Code info in the Restricted Area of the EIOPA Web Portal (in case of submissions through Portal).

   Special note 1: The error message produced must be: The "Reporting Authority Code" ([Reporting_authority_code]) of the entry is different from the NCA Code ([NCA_code]) of the sender as defined in the filename of the report.

5. The "HomeCountry" value must be an uppercase 2-letter code included in the list of ISO 3166-1 alpha-2 country codes and must correspond to a EEA country.

6. The "Code of a pension plan, product or a provider" of every entry within the report file must have the following format: "XX-NN", where XX must be equal to the value of the "Home country" field of the entry. (No validation required for the "NN" part).

7. The "Name of a type of a pension plan, product or a provider" field may have more than one value, separated by the '|' symbol.

8. If the value of the "Identification of a pension plan or a pension product or a pension provider" field is "plan" or "product" then the "Types of providers" field is mandatory.

9. The "Applicable EU law/regulation" field may have more than one value, separated by the '|' symbol.

10. The value of the "Applicable EU law/regulation" field must be within the following range: [1, 10]

11. The value of the "First Pillar bis" field must be within the following range: [yes,no].

12. The value of the "Occupational vs. personal" field must be within the following range: [1,3].

13. The value of the "DC vs. DB" field must be within the following range: [1,3].

14. The "Exposure to investment risk for members" field may have more than one value, separated by the '|' symbol.

15. The value of the "Exposure to investment risk for member" field must be within the following range: [1,7].

16. The "Guarantorfield may have more than one value, separated by the '|' symbol.

17. The value of the "Guarantorfield must be within the following range: [1,4].
18. The value of the "tax incentives" field must be within the following range: [yes,no].
19. The "Risk Sharing" field may have more than one value, separated by the '|' symbol.
20. The value of the "risk sharing" field must be within the following range: [1,7].
21. The value of the "Employer contributions" field must be within the following range: [1,4].
22. The value of the "Member contributions" field must be within the following range: [1,4].
23. The value of the "Funding" field must be within the following range: [1,3].
24. The value of the "Financial vehicle" field must be within the following range: [1,4].
25. The "membership" field may have more than one value, separated by the '|' symbol.
26. The value of the "Membership" field must be within the following range: [1,3].
27. The value of the "Target group of a plan/product" field must be within the following range: [1,4].
28. The value of the "Distribution channel to members (internet)" field must be within the following range: [1,4].
29. The value of the "Investment options" field must be within the following range: [1,3].
30. The "Default" field may have more than one value, separated by the '|' symbol.
31. The value of the "Default" field must be within the following range: [1,5].
32. The "Pay-out options" field may have more than one value, separated by the '|' symbol. However, if the value [2] is chosen, no other options can be chosen.
33. The value of the "Pay-out options" field must be within the following range: [1,6].
34. The "Retirement age" field may have more than one value, separated by the '|' symbol.
35. The "links to the first pillar pension system" field may have more than one value, separated by the '|' symbol.
36. The value of the "Links to the 1st pillar pension system" field must be within the following range: [yes,no].
37. The "Governance requirements" field may have more than one value, separated by the '|' symbol.
38. The value of the "Governance requirements" field must be within the following range: [1,4].

39. The "Number of active members" field must have an integer value or be "not available".

40. The "Total assets under management (million €) " field must have a decimal number value, using the "," (comma character) as decimal separator (where decimals exist) or be "not available".

41. The "Number of members" field must have an integer value or be "not available".

42. The value of the "Falling under the scope of the Regulation (EU) No 1286/2014 field must be within the following range: [yes,no].

43. "Correction reason" must be completed in the corrective reports.