

**Question for written answer E-002256/2018  
to the Commission**

Rule 130

**Agnieszka Kozłowska-Rajewicz (PPE)**

Subject: Pan-European Personal Pension Product

The Pan-European Personal Pension Product (PEPP) is a Commission proposal that is supposed to complement existing pension schemes, including individual pension plans. The objective is to develop a system that can ensure a decent standard of living in old age, even though European populations are ageing. According to forecasts, by 2060 there will be a ratio of just two people of working age per retired person, while the current rate is four to one. At the same time, there is a 40% gap in pensions levels between men and women, and that gap is widening further: women's contributions to pensions schemes are irregular, given that they often take breaks from work to care for children or elderly persons.

Is the new pan-European individual retirement product designed to reduce disparities between the pensions levels of women and men in the EU?

What is the added value of the PEPP for citizens who do not often change their place of residence in the EU?