



European Tracking Service on Pensions



The story of 10 million

Connecting all mobile workers in Europe. Will you join us?



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It's about the
people behind
the numbers

Let's connect!

Numbers are objective. But they can mean so many different things in different contexts. If you look closer, it's not about the numbers at all. It's about the people behind them. For us, those people are mobile workers. There are 10 million European mobile workers, and this number doesn't even include those who have returned to their home country or workers from outside the EU. How can we help them find their pension?

The ETS project

We're on a mission. To find, inform and activate. To roll out the European Tracking Service. Because without information, no insight, without insight no informed decisions. This central idea is at the core of our association. The ETS facilitates mobile workers in managing their pensions, by localizing individual pension entitlements in Europe and by providing useful information such as a users' pension overview. Additionally, the ETS provides an exchange of best practices and mutual learning to Pension Tracking Services (PTSs) and pension providers. Finally, the ETS supports the establishment of new PTSs and helps improve the information offered to their clients with carriers abroad. What will be your part in our story?

History

The ETS project builds upon the 'Track and Trace Your Pension in Europe' project, which recommended creating a European PTS in 2016. After the European Commission reiterated the need for a cross-border PTS in 2018, a consortium of stakeholders took up the challenge of bringing it to life. With the www.FindyourPension.eu portal, that's supporting mobile researchers since 2011, ETS aims to help mobile workers navigate through the world of European pensions systems.

Better service

The ETS offers the 'Find Your Pension' (FYP) portal, which searches for entitlements and providers through the pension compass and pension tracker. The ETS aims to link up PTSs using Application Programming Interfaces (API's). FYP informs mobile workers and citizens in a tailored and targeted way about pension provision in Europe. It also activates mobile workers and citizens by helping them create an action list to complete their pension overview. Furthermore, ETS promotes the establishment of new PTSs and acts as an advocacy group.

The European Forum on Pension Communication

The ETS aims to set up the European Forum of Pension Communication, which will facilitate the exchange of best practices on establishing PTSs and communicating about pensions in an accessible way. It will work towards the common data model and standards needed to link PTS's. The figure below shows the stakeholders involved and topics to be tabled.

- PTS representation
- Pension Providers
- State Pension Institutions
- Associations
- Researchers
- Authorities
- EIOPA
- European Commission



- Work on joint European data model
- Discuss technical features and technical setup (API etc.) for connection of PTSs
- Discuss framework communication concept and work on the countries' pension landscapes

**FYP activates
mobile workers
and citizens by
helping them
access their
pension**





ETS components

Find Your Pension portal

The portal provides general information on pensions in different countries and systems. It activates participants to locate their pension providers. In line with our mission to *find, inform, and activate*, the website provides customer-oriented information. The current website offers:

- 1** Structured and layered information about statutory, occupational and personal pension for each country, tailored to specific professions, educational levels and life situations.
- 2** The Pension Compass locates possible pension providers for countries for which the PTSs is not yet connected.
- 3** My Dashboard saves a personal overview of entitlements for each pension provider as well as a to-do list. Additionally, there is a self-track option for including data sources that are not yet connected.

Pension Tracker

The Pension Tracker will show personal pension information imported from connections to various data sources. It visualizes individual pension information in a secured way. A connection between the ETS and the Belgian tracking service is already in place and serves as a proof of concept.

Users log in and give authentication through eIDAS, using their national eID. After authentication, users must answer a few questions to get identified by the data source. They must give explicit consent for sharing their data with the ETS. They may also give consent for saving their data in their Find Your Pension profile, which enhances the future user experience. Users then get access to a PDF with the pension information available to them.

Rolling out the ETS

The groundwork for the ETS has been completed. In 2023, we will continue as a non-profit association, which will expand its operations step by step.

The next steps

At the moment, the ETS pilot operates through both the Find Your Pension portal and a proof of concept linking the Belgian PTS to the ETS. In 2024, we will provide contextualized and personal information based on more data sources. Furthermore, ETS will study the feasibility of providing data to PTSs. We will involve various stakeholders and secure participation in decisions around data exchange and presentation. Will you construct this future with us?

From project to association

The ETS holds a unique position in the European pension sector, serving the needs of mobile workers and citizens internationally. As an ETS member, you can provide a higher service level to participants. With ETS, you get to exchange best practices on pension communication and collaborate on building industry standards on information provision. An ETS membership is open to partners from all pension pillars, public and private, pension administrators and other relevant stakeholders. There are several ways to connect with ETS: by becoming an ETS member, by providing data sources, or through participating in the ETS Forum on Pension Communication.



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**On a mission to find,
inform and activate**

Will you join us?



**Over 10% of
all mobile
workers is
active in
construction**

Source: <https://ec.europa.eu/social/BlobServlet?docId=25595>

www.findyourpension.eu

With financial
support from the
European Union

