

EIOPA ha publicado el informe final sobre el desarrollo futuro de un Mercado único europeo de planes de previsión personales (PPPs).

EIOPA confirma que en un mercado tan heterogéneo de planes de pensiones y de planes de ahorro complementarios existente en Europa, la elaboración de directivas armonizadoras y normas que se refieren a diferentes sectores puede que no sea la forma más eficiente para crear un mercado único europeo en esta materia.

En línea con el informe de febrero de 2016, EIOPA recuerda que un plan de previsión personal estandarizado pan europeo (PEPP) regulado por un 2º régimen para pensiones privadas sería lo mejor para promocionar el mercado único y para reforzar el marco regulatorio en beneficio de la protección de los consumidores.

Enlace: <https://eiopa.europa.eu/publications/submissions-to-the-ec>

EIOPA published the final Advice on the further development of a single European Union market for personal pension products (PPPs).

This Advice completes the European Commission's Call for Advice on how the European Union-wide framework for personal pensions can be further developed.

EIOPA confirms its views that in a highly heterogeneous market for personal pension products and complementary pension savings in Europe, harmonising Directives and rules across the different relevant sectors may not be the most efficient tool for creating a European Union Single Market for personal pension products.

Therefore, in line with its Advice of 1 February 2016, EIOPA remains of the view that a standardised Pan-European Personal Pension Product (PEPP) regulated by a 2nd regime for personal pensions has the best potential to promote the Single Market and to strengthen the regulatory framework for the benefit of protection of consumers.

The PEPP, a safe, transparent and cost-effective long-term retirement savings product, enables the much needed, at least in some Member States, additional pensions' savings. Furthermore, it is an important tool for the successful completion of the Capital Markets Union.

2nd Regime

A "2nd regime" (sometime also referred to as a "29th regime") creates a standardised Pan-European Personal Pension Product (PEPP) through the new EU rules. This regime does not replace national rules but represents an optional alternative.