



2021 Pan-European Pension Survey results

1 December 2021

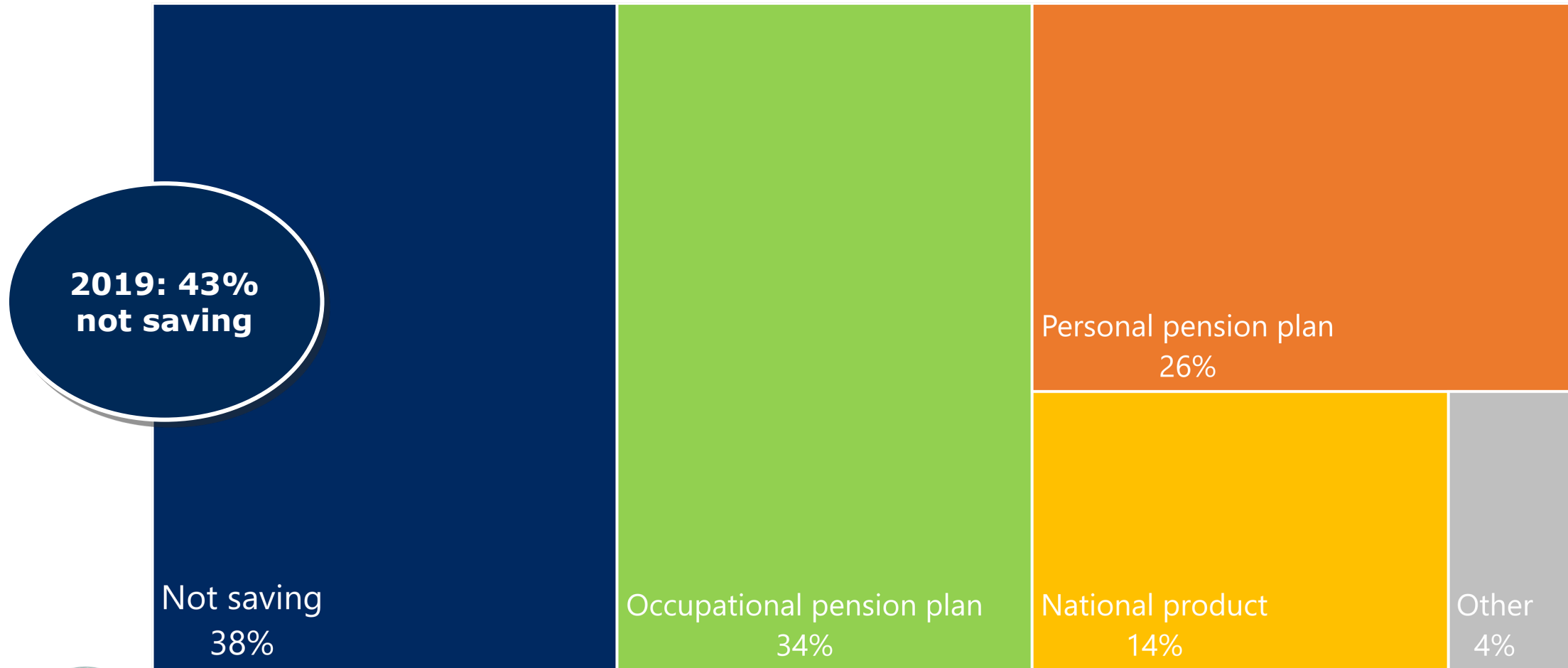
The Survey

- **16** countries (**7** new):
AT, CH, DE, **DK**, ES, **FI**, FR, **GR**, **IE**, IT, HU, LU, **NL**, **NO**, PT, **SE**
- **16 799** interviews
- **16** questions (online questionnaire)
- **18 to 70**-year-olds

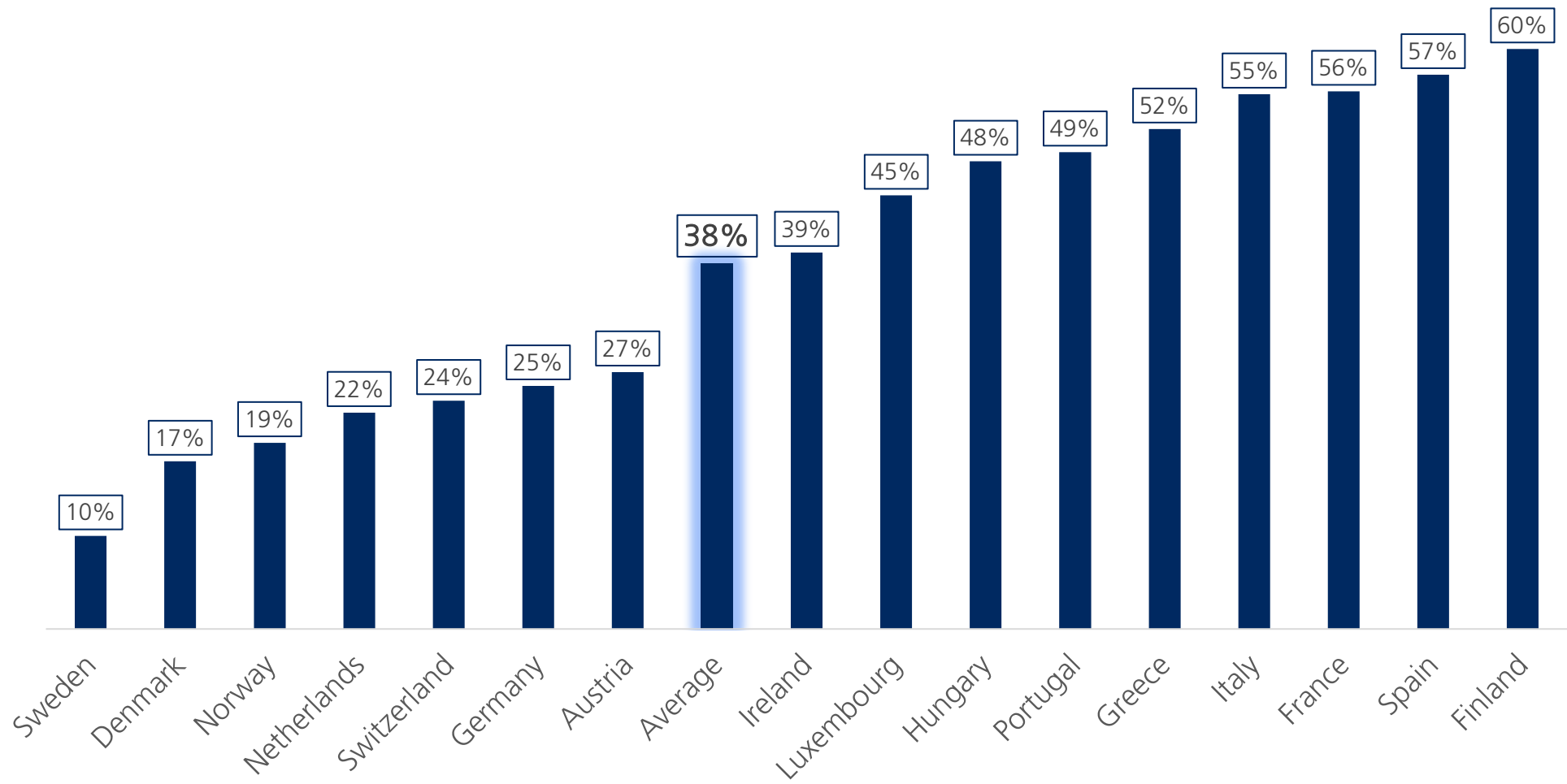


Savings gap

Are you already saving for your retirement?

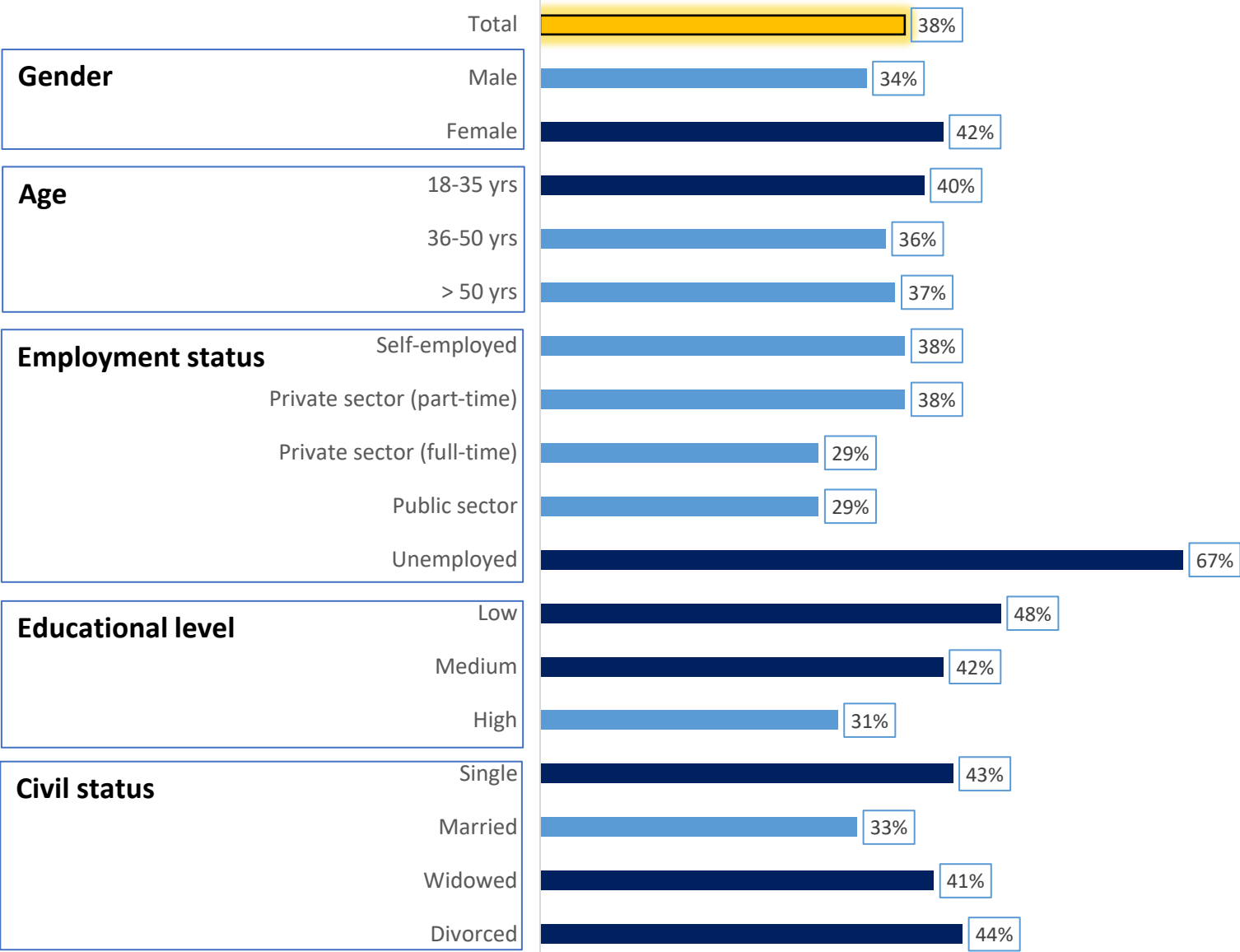


Pension savings gap: % not saving by country



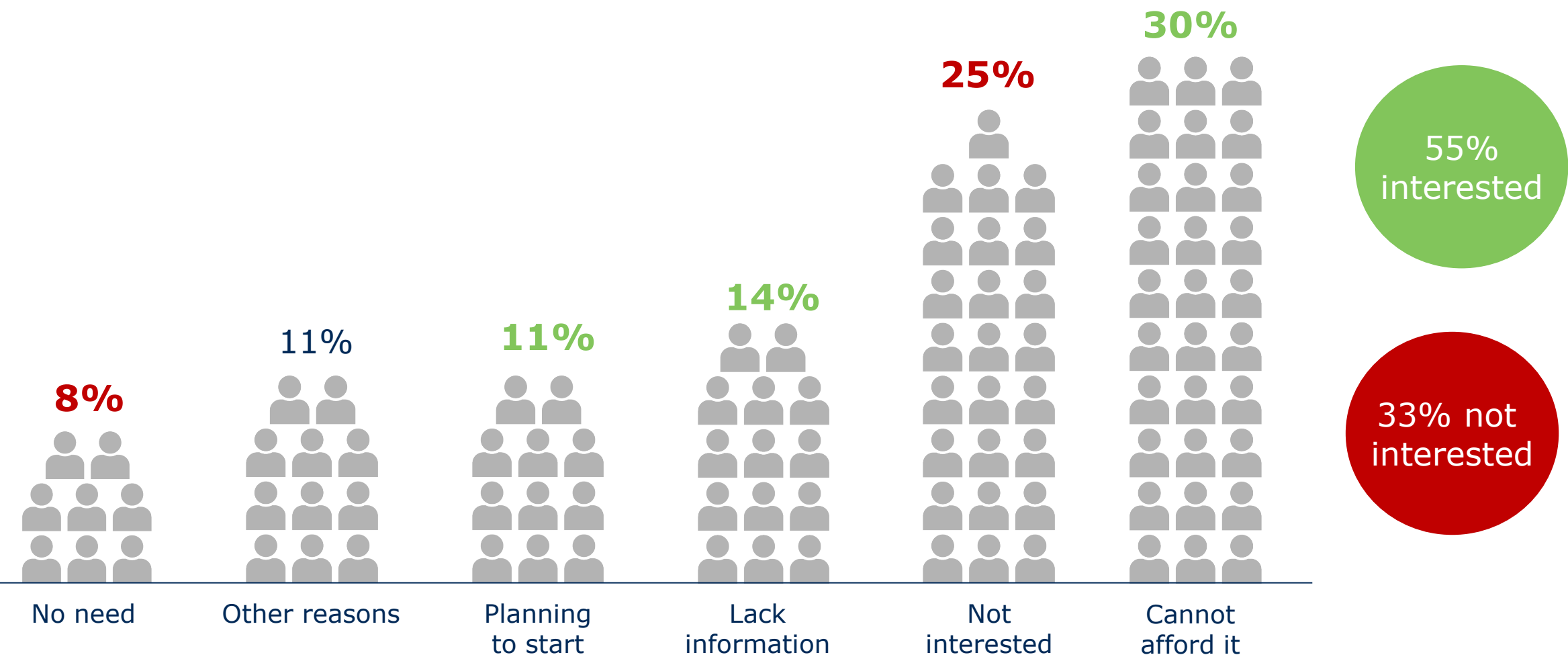
Respondents per country = 1050

Pension savings gap: breakdown of those not saving



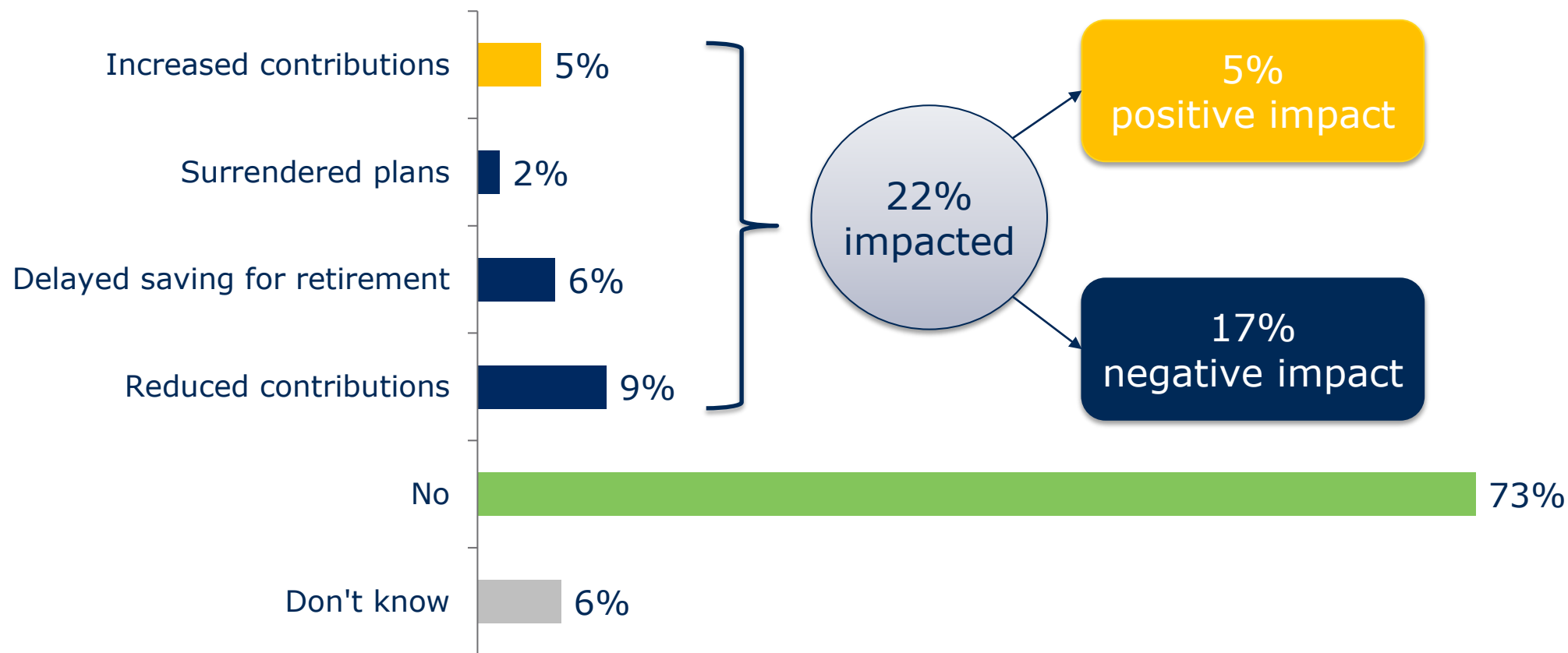
Pension savings gap: reasons

Would you be interested in starting to save for retirement?



Impact of COVID-19

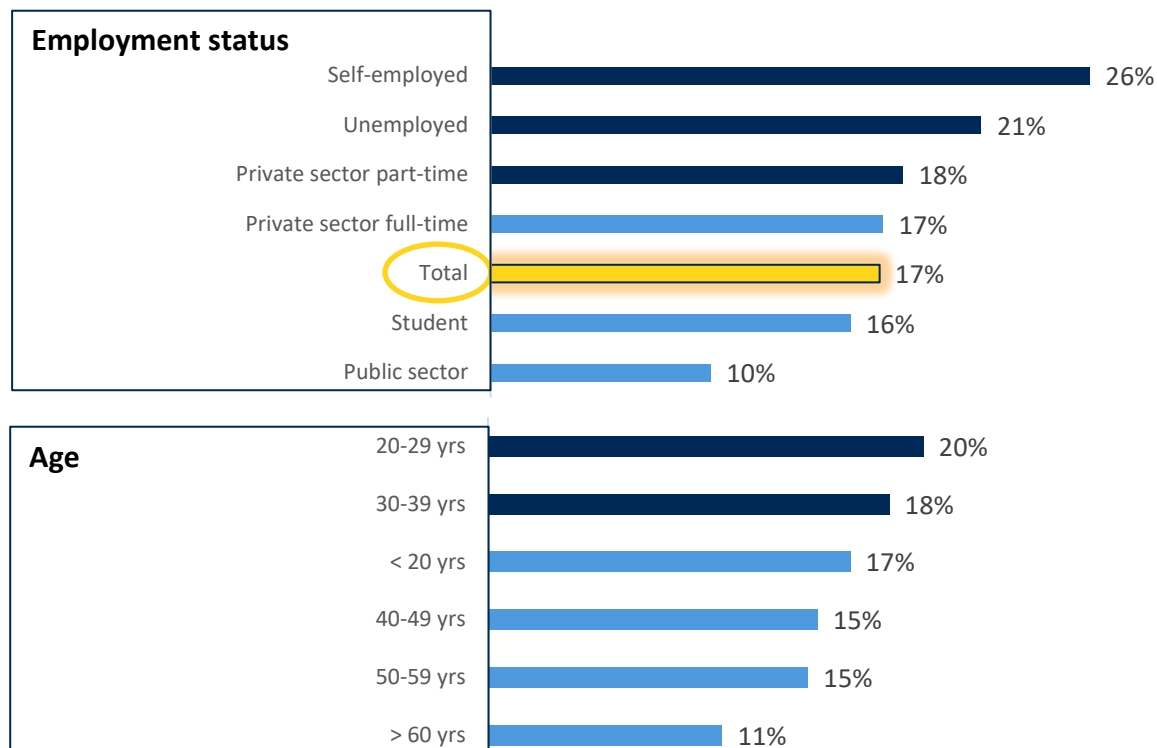
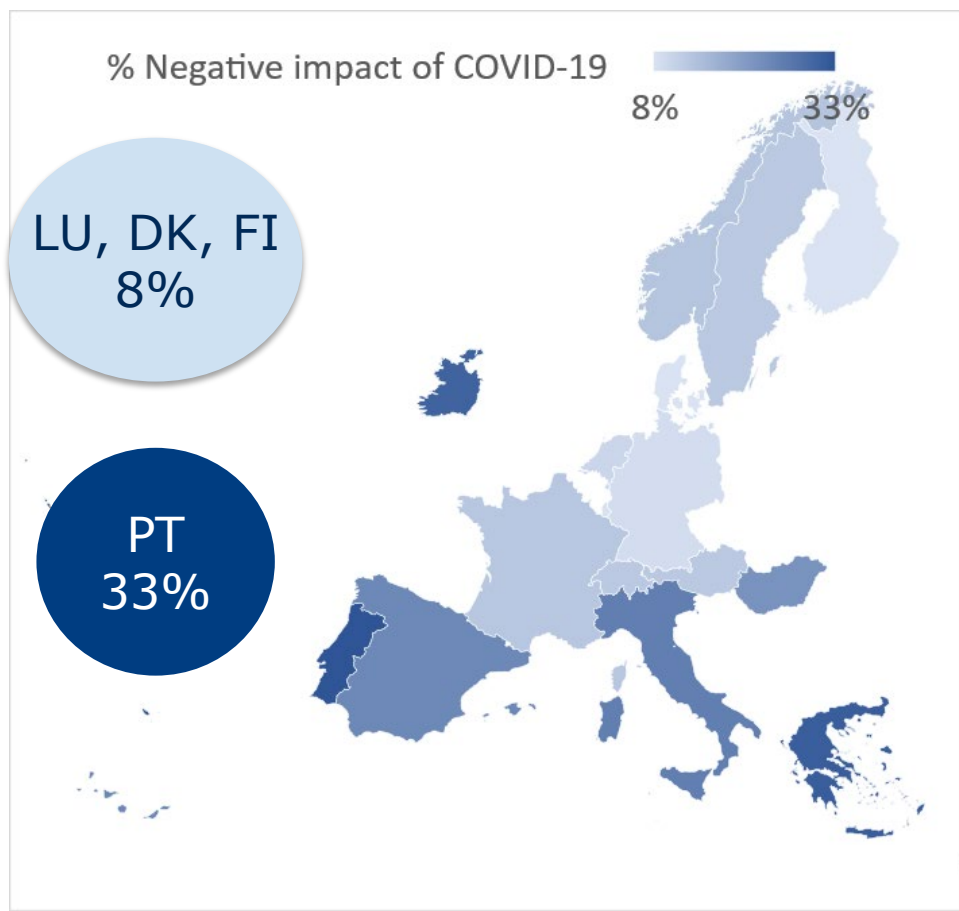
Has COVID-19 had an impact on your retirement saving?



Impact of COVID-19: % negatively affected

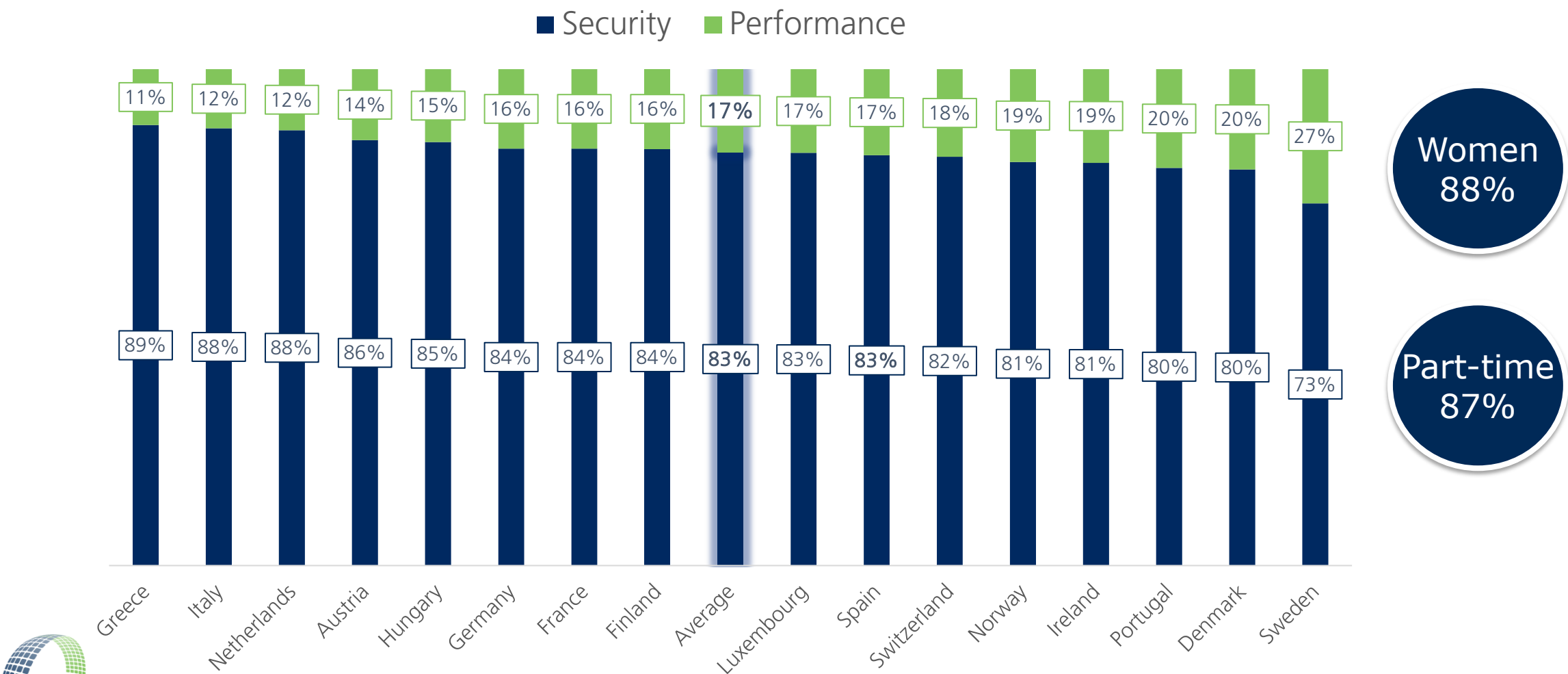
By country/Personal circumstances

(lighter colour = fewer respondents' savings negatively affected)



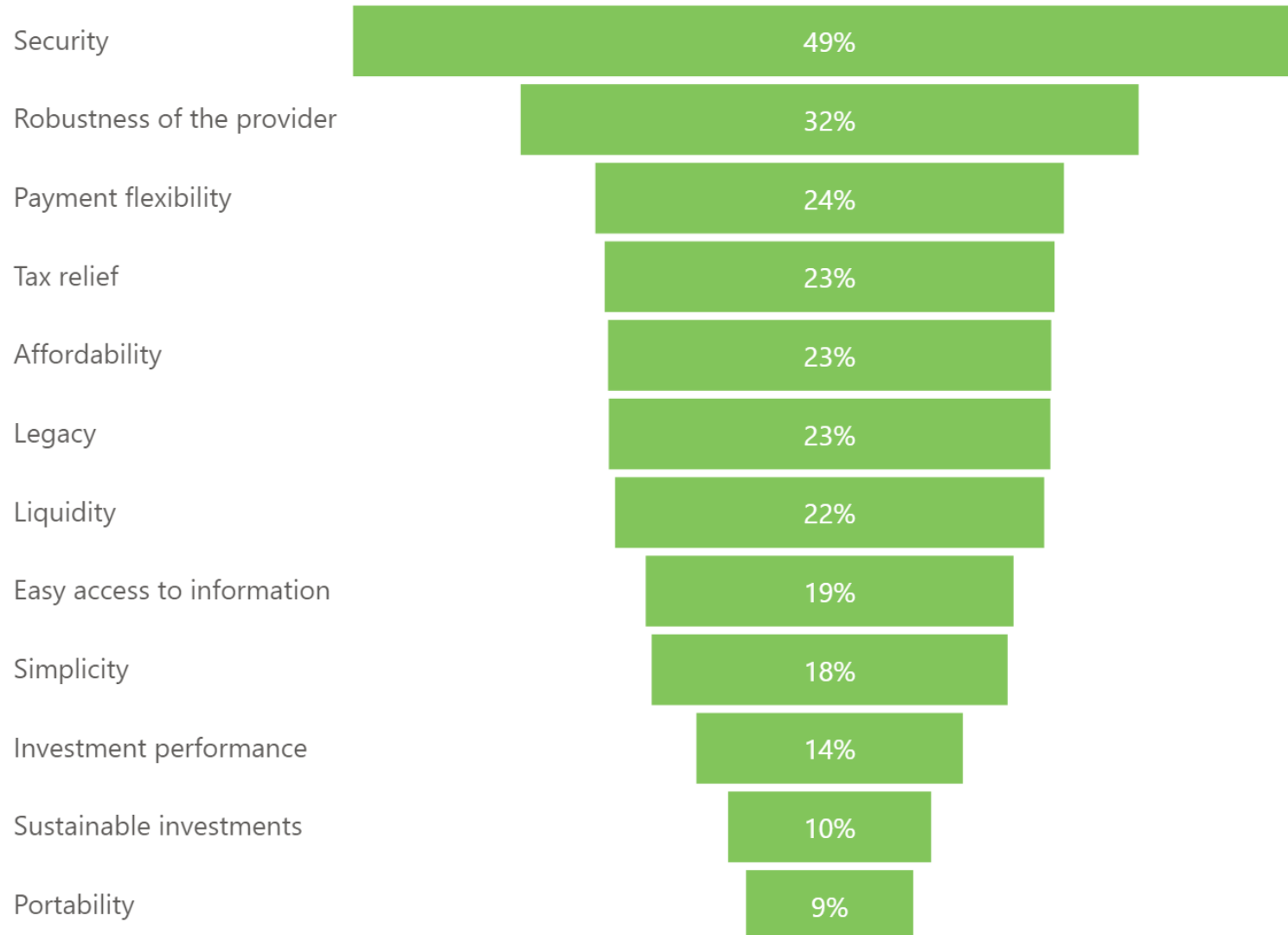
Security: preference

What do you prefer for your pension savings?



Security: priorities

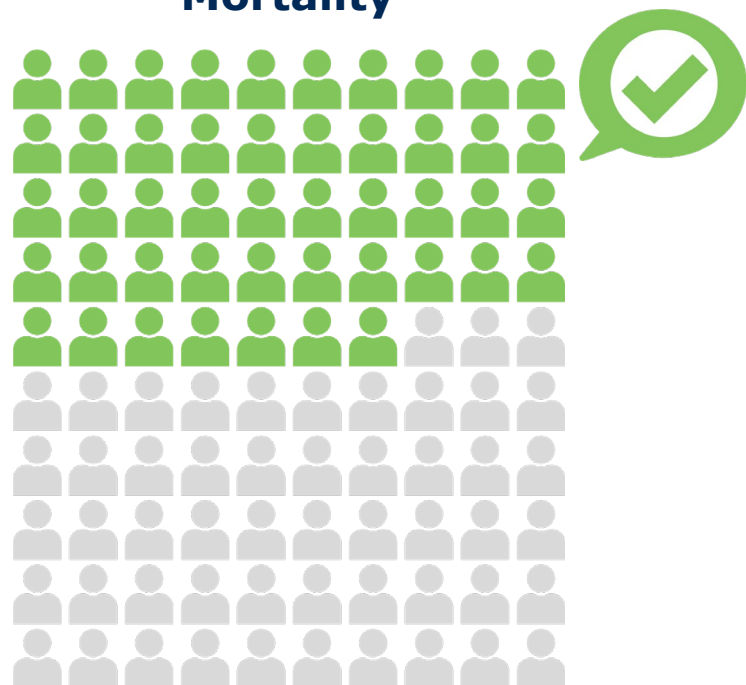
When saving for your retirement, what are you looking for?



Security: protection / biometric cover

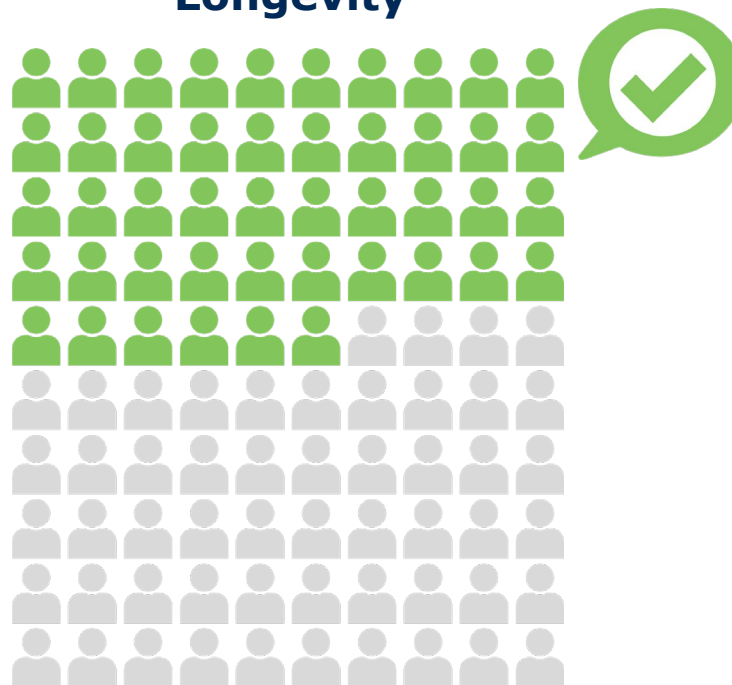
While saving for your pension, would you be willing to pay for the following cover?

Mortality



47%

Longevity



46%

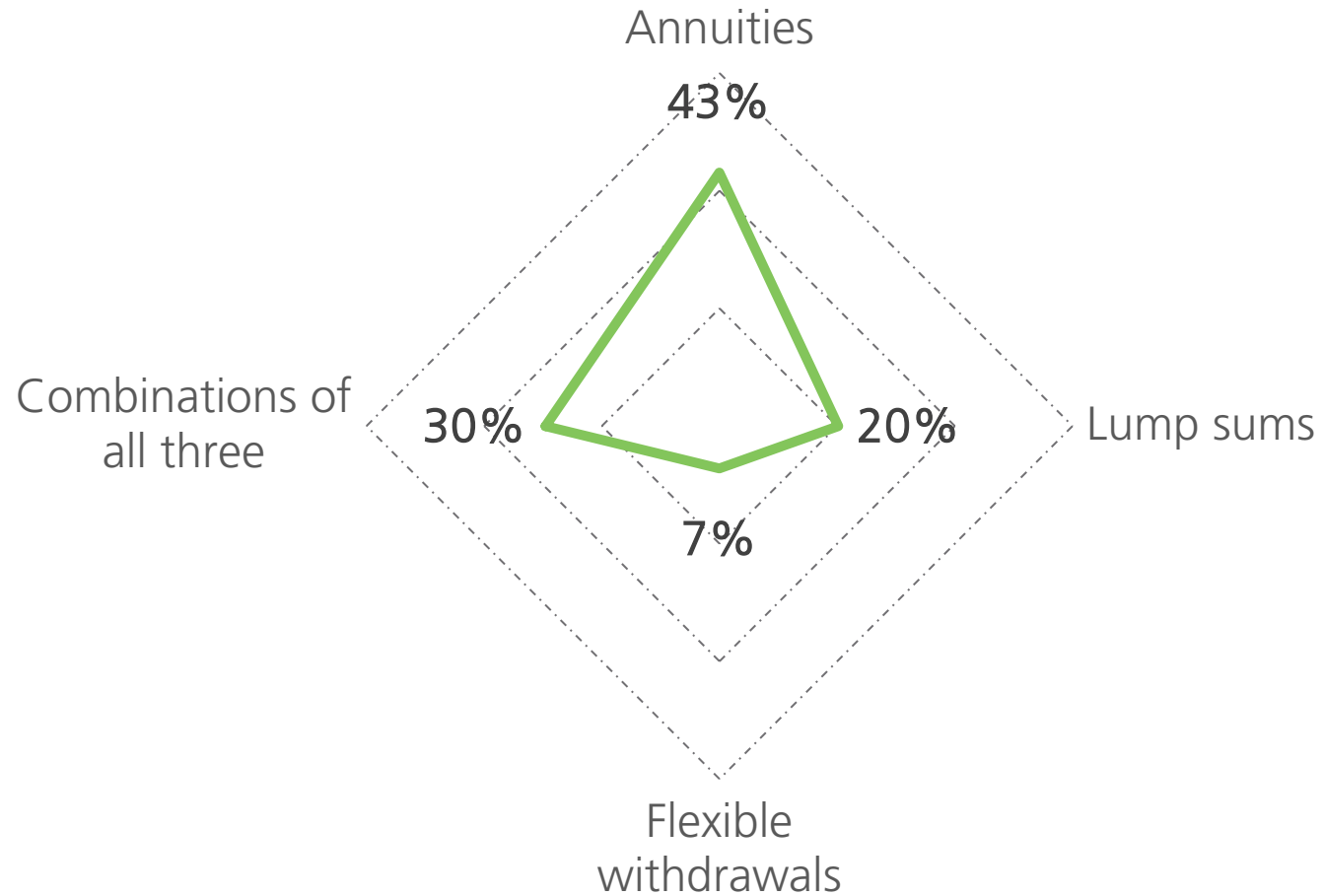
Morbidity



39%

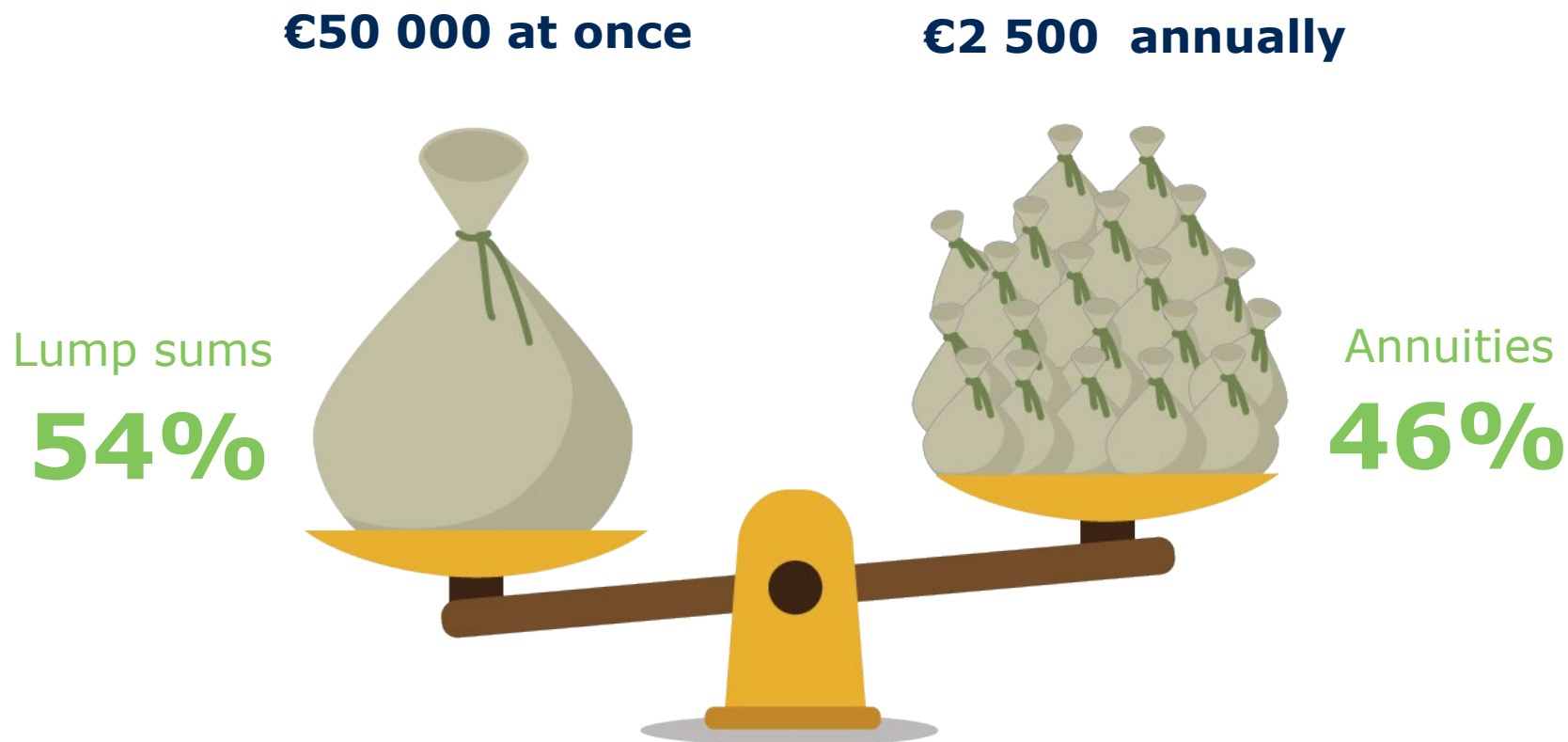
Security: pay-out (without monetary projections)

When retiring, what would you prefer?



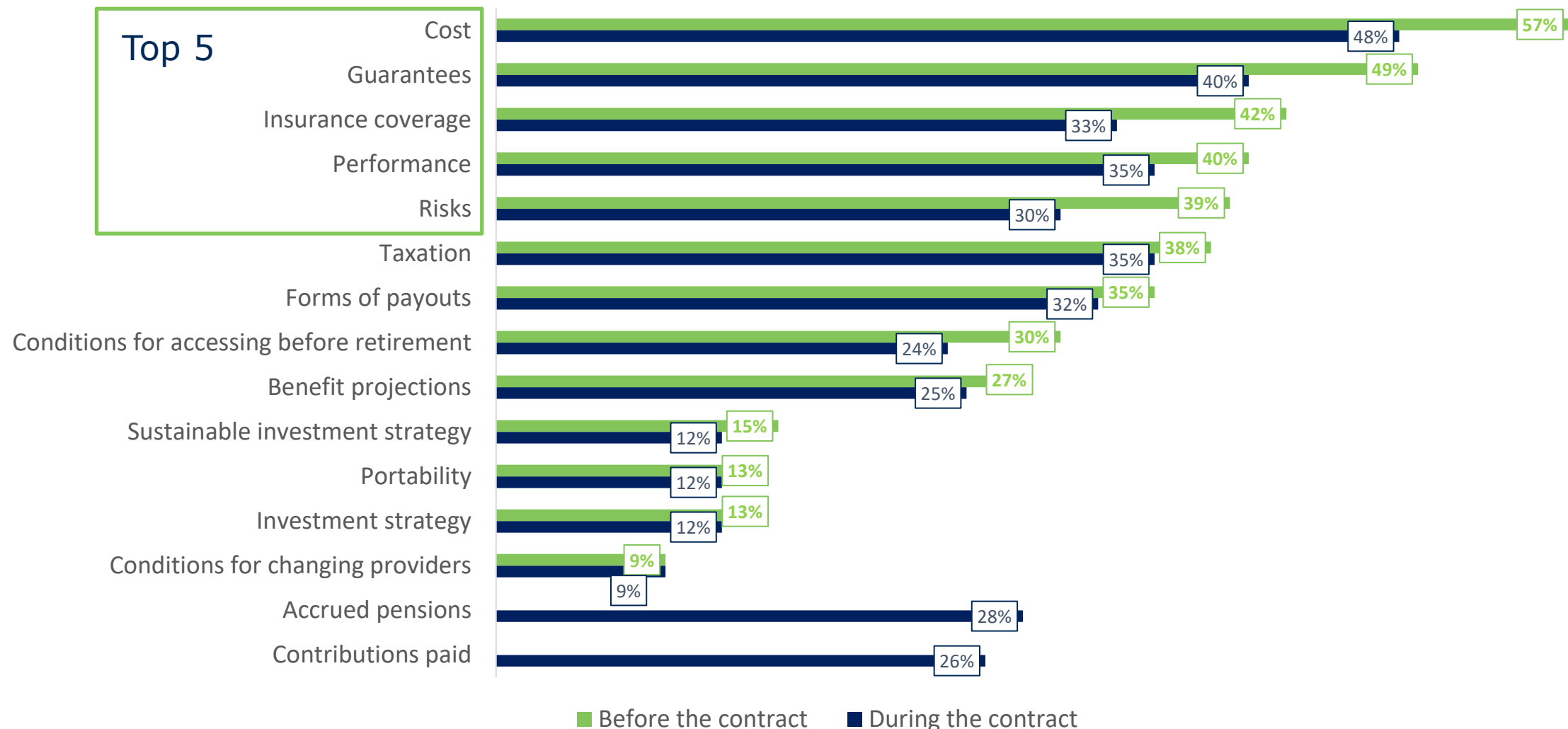
Security: pay-out (with monetary projections)

When retiring, what would you prefer?



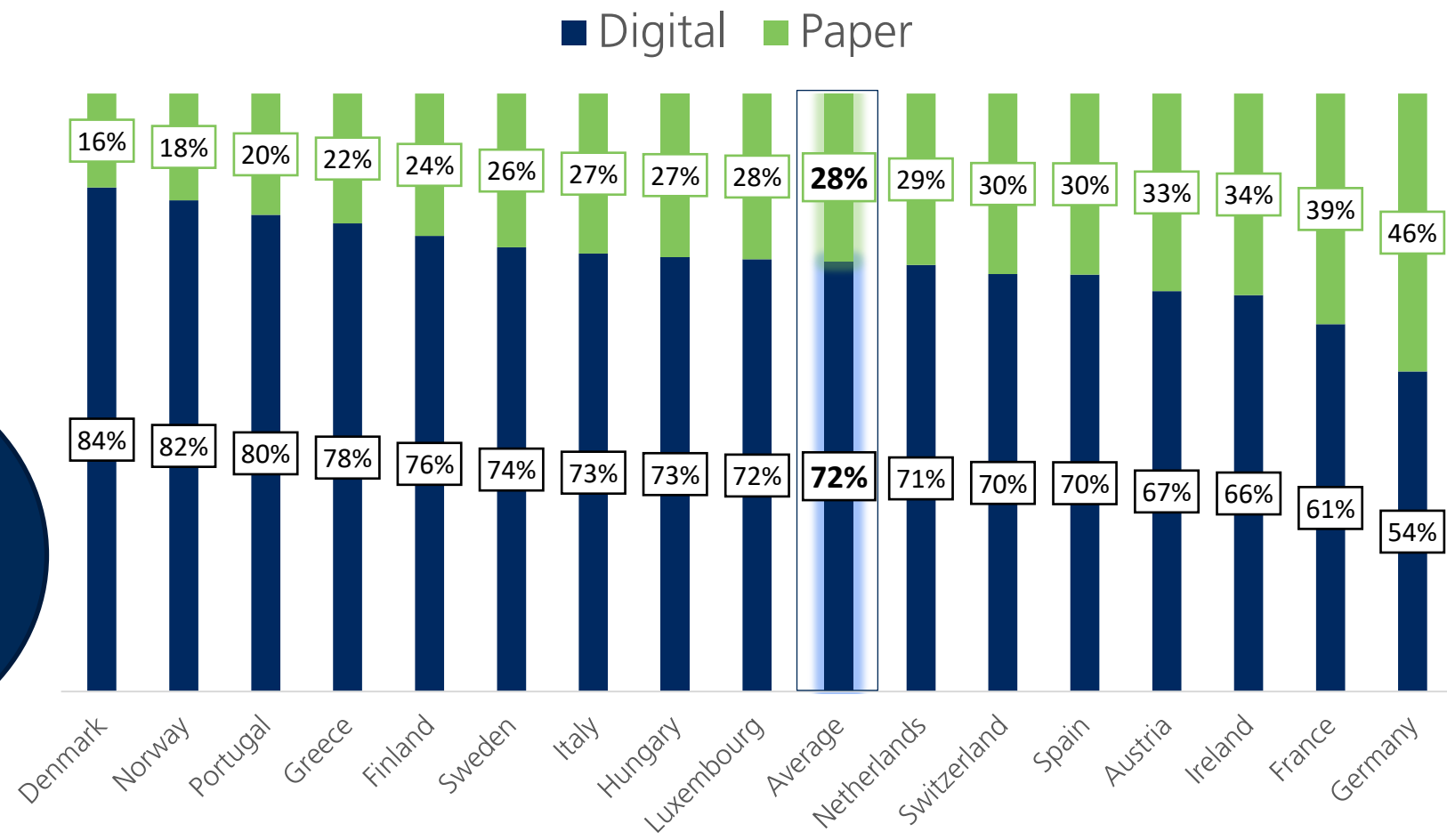
Information: content

Which 5 pieces of information are most relevant?



Information: format

How would you prefer to receive your pension information?



9 countries
67% in 2019
69% in 2021

Male
75%

Young
76%

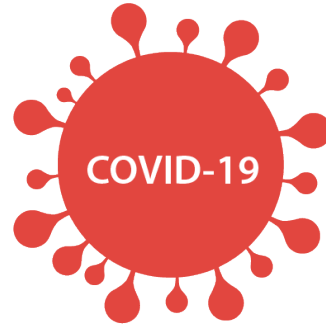
Higher education
79%

Key findings

38%



More than a third are **not saving**



COVID-19 had a negative impact on almost a fifth (17%)



Security is the top priority

72%



Preference for **digital information**



Differences between countries



Personal circumstances have an impact