



AAE

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Update AAE Working group on Pension Tracking Services

AAE Spring meetings 2025, Edinburgh

10 April 2025



Working Group

- Started in January 2024
- Members
 - Philippe Demol, Belgium
 - Tatiana Bitunska, Bulgaria
 - Frank Cederbye, Denmark
 - André Geilenkothen, Germany
 - Jeroen van den Bosch, Netherlands (chairman)
 - Peter Holotňák, Slovakia

Focus points

1. Updating the existing knowledge of PTS's (from previous reports of the AAE) in 6 countries
2. Broadening the scope with other countries that wish to be advised on developing a PTS
3. Pro-actively advising European and other international bodies on issues arising around the development of PTS's.
4. Advising on how PTSs could develop in the future
5. Stay in contact with and offer our expertise to other organizations that are setting up national or European PTSs.

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What is ETS?

- ETS = European Tracking Service
- [FYP – Europe](#) (Find Your Pension)
- ETS project:
 - The level of ambition of the consolidation.
 - What arguments have to be considered to make informed choices in realizing data integration.
 - How are the current PTSs dealing with their data: what data is available?
 - What necessary actions are needed for consolidation? And if consolidation is not possible (on a short notice), why is that, and (how) could it be in the future?
 - What further research is needed to realize an ETS in 2028?



First results (1)

- Comparison between PTSs in Different EU member states
 - Further analysis on the data
 - Login procedure
- PTS statements and information providing
 - Availability of PTS statements
 - Language
 - Presentation of pension entitlements
 - Common data language
 - Interpillar dependencies
 - Differences in calculation methods



First results (2)

- The future ETS
 - The objective of an ETS
 - Gross or net amounts
 - Communication: make use of the research already done
 - Don't limit yourself to current techniques, think 15-20 years ahead