

## Press Release

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**Actuarial Association of Europe publishes Discussion Paper  
“Towards a European Pension Tracking Service –  
Key Considerations and Findings”**

*Brussels, 17 December 2025:*

The Actuarial Association of Europe (AAE) announces the publication of a discussion paper titled [“Towards a European Pension Tracking Service – Key Considerations and Findings”](#).

The paper examines the development of Pension Tracking Systems (PTS) across six EU Member States and considers how these experiences can inform the design of the future European Tracking Service (ETS). It highlights the technical, methodological, and communication challenges of consolidating pension information across countries and proposes key considerations for establishing a coherent, citizen-focused European framework.

The analysis covers six countries – Belgium, Bulgaria, Denmark, Germany, the Netherlands, and Slovakia – based on a review of national practices and pension statements. The study highlights the diversity of national approaches and the complexity of consolidating pension data across pillars and jurisdictions.

The paper underscores the importance of defining clear objectives for the ETS – whether focused on the provision of information, raising awareness, or supporting comparability – and highlights the role of actuaries in this area. It concludes by advocating a phased, citizen-centred approach that builds on existing PTS experience while anticipating future needs in digitalisation, communication, and behavioural insight.

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*Notes for editors*

1. For further information please contact Monique Schuilenburg, Operations Manager (tel. +32 2 274 06 61), [moniques@actuary.eu](mailto:moniques@actuary.eu)
2. Copies of all AAE press releases are available on the AAE website ([www.actuary.eu](http://www.actuary.eu))
3. The Actuarial Association of Europe (AAE) was established in 1978 under the name Groupe Consultatif to represent actuarial associations in Europe. Its primary purpose is to provide advice and opinions to the various organisations of the European Union - the Commission, the Council of Ministers, the European Parliament, the European Supervisors and their committees – on actuarial issues in European legislation. The AAE currently has 38 member associations in 37 European countries, representing over 30,000 actuaries. Advice and comments provided by the AAE on behalf of the European actuarial profession are totally independent of industry interests. The Actuarial Association of Europe is registered in the EU Transparency Register under number 550855911144-54