



## Detailansicht des Regelungsvorhabens

### Suggestions for stabilising the German pension system

Stand vom 09.04.2025 10:05:50 bis 27.06.2025 15:02:14

**Angegeben von:**

Association for Financial Markets in Europe (AFME) (R001235) am 31.03.2025

**Beschreibung:**

An aging population is placing a strain on Germany's statutory pay-as-you-go pension system. The contributions paid by workers are not sufficient to pay the pensions, and the government has to finance the deficit every year (2023 - around 100bn). State pensions in Germany constitute more than three quarters (76%) of the income of pensioners, and occupational pensions constitute only 8%. Nearly 60% of household financial assets in Germany are in deposits or life insurance. The share of capital market instruments (bonds, pension funds, investment funds or equities) is significantly lower than in other markets. Existing private pension products have not delivered attractive returns for citizens. Experience from other countries points to some solutions which can also be effective in Germany.

#### Betroffene Interessenbereiche (1)

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Bank- und Finanzwesen [alle RV hierzu]

#### Betroffene Bundesgesetze (1)

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SGB 6 [alle RV hierzu]

## Zu diesem RV abgegebene grundlegende Stellungnahmen/Gutachten (1)

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1. SG2503310152 (PDF - 8 Seiten)

### Adressatenkreis:

Versendet am 19.02.2025 an:

#### **Bundestag**

Fraktionen/Gruppen [alle SG dorthin]

Mitglieder des Bundestages [alle SG dorthin]