

PENSION TRACKING SERVICE

Crossing borders

Europe is pushing to improve pension transparency for its growing mobile workforce. As the European Tracking Service expands and national systems evolve, policymakers and providers face a complex but crucial task: building a coherent cross-border framework that citizens can trust WRITTEN BY ELLIE CARRIC, A FREELANCE JOURNALIST

For Europe's more than 10 million mobile workers, keeping track of pension entitlements scattered across schemes, pillars and countries is still remarkably difficult.

Fragmented systems, inconsistent data and limited visibility mean individuals struggle to understand their future income, while policymakers lack a clear picture of overall adequacy, sustainability and cross-country differences.

This is a challenge the European Commission

hopes to address with two complementary tools: a cross-border European Tracking Service (ETS) to help citizens see all their pension entitlements in one place, and an EU-level pensions dashboard to give policymakers a clearer overall picture across member states.

Momentum increased in late 2025, when the commission published recommendations urging countries to strengthen their national pension tracking systems (PTS), ensuring they can connect to

the ETS, while also developing national dashboards that will eventually feed into an EU-wide version.

A commission spokesperson says that by creating common standards, interoperable digital links and a neutral coordination platform, “the ETS and dashboard can address information fragmentation and data inconsistency by combining individual-level data”.

Find your pension

While the EU-level pensions dashboard remains a proposal, the ETS, accessed via the website Find Your Pension, is already taking shape, and in 2024 received a €4.7 million EU grant for a five-year rollout.

Using the EU’s eIDAS digital identity framework, users can login securely to access their pension overview, helping them understand gaps in their savings and plan across borders.

Our vision is “to empower mobile workers in Europe to deal with their pensions according to the motto find, inform and activate”, explains ETS Association chairperson of the board of directors, Claudia Wegner-Wahnschaffe.

However, progress takes time. The project requires close cooperation between governments, providers and national systems, and must handle highly sensitive personal data.

Belgium’s MyPension and France’s Union Retraite are already connected for data exchange, and citizens who have worked in either of those countries can login for their pension overview. The Netherlands is connected but not yet sharing data, and Germany and Croatia are in the pipeline.

EU figures show that mobile workers are predominately young and male, so arguably national PTS will, for now, play a greater role in tackling issues such as the gender pensions gap and patchy savings histories. However, Wegner-Wahnschaffe says that “within these limits we also want to help contribute to the awareness of pensions,” and the website already provides targeted information for different life situations.

On the risk of adopting a one-size-fits-all approach to implementation, Wegner-Wahnschaffe stresses this isn’t possible given Europe’s diverse pension systems. Instead, the ETS works with each country to identify the right stakeholders and build connections that fit national structures – a slower approach, but one designed to ensure long-term compatibility and trust.

Learning from experience

The Actuarial Association of Europe (AAE) recently

“THE ETS AND DASHBOARD CAN ADDRESS INFORMATION FRAGMENTATION AND DATA INCONSISTENCY BY COMBINING INDIVIDUAL-LEVEL DATA”

examined early progress toward the ETS by analysing six national PTS in Belgium, Bulgaria, Denmark, Germany, the Netherlands and Slovakia.

AAE senior actuary, Stephanos Hadjistyllis, explains that helping people understand their future income is essential to “prevent poverty in old age” – and no less so for mobile workers who accumulate savings across borders.

Given the diversity of pension systems across the EU, integration will be far from straightforward. The AAE study shows a wide variation in what each country’s PTS covers, how often data is updated, and the level of detail provided. Some systems, like Denmark and the Netherlands, offer comprehensive multi-pillar overviews, while others are still developing. Differences in data structures, calculation methods, presentation formats, currency, language and taxation further complicate comparability, as do broader challenges such as defining clear objectives.

Hadjistyllis suggests the biggest risk for the ETS is aiming for too much detail in the short term. “A ‘growing model’ is the best way to learn from both failures and good results,” she says. This approach also enables the ETS to adapt to new technologies.

Joining the ETS is currently voluntary, but some argue this approach is too slow. Cross Border Benefits Alliance – Europe (CBBA-Europe) secretary general, Dr Francesco Briganti, believes that “if the system remains purely voluntary, there is a real risk that despite the use of European funds, we will continue to face a fragmented landscape for many years to come”.

Briganti notes there are reasonable legal grounds for making the ETS mandatory, while allowing member states an appropriate transitional period for implementation. Ultimately, he says, the issue is one of coordination and political will.

“The EU’s long-standing ‘velvet gloves’ approach towards member states in completing the EU internal market has led to delays that are increasingly difficult to justify in 2026,” he says. Therefore, according to Briganti, “it is time for the EU to move forward more decisively”.



The three Cs

The ETS Association has colleagues across Europe they can speak to about their experiences of setting up a national PTS – 15 of which currently exist or are in development.

Independent consultant, Richard Smith, who has studied several European PTS, argues that for the successful development of tracking systems you need the three Cs of “collaboration, common ID and coverage”.

Among the PTS of Europe, there are variations in coverage, with only a few countries like Denmark’s PensionsInfo covering all three pillars. Last year, PensionsInfo had more than two million unique users. As a mature system that launched in 1999, there have been several iterations along the way.

When Sweden’s PTS, minPension, launched in 2004, the early hurdles included integrating inconsistent data, building trust and simplifying a complex pension system. “Despite these challenges,” says minPension CEO, Cecilia Rosendahl Lavén, “minPension has developed into a widely trusted and mature national service, shaped by strong collaboration, continual refinement, and a long-term focus on making pensions easier to understand.”

Today, minPension has 4.3 million registrations, and multiple engagement indicators point to strong and growing usage.

Belgium’s PTS, MyPension, co-managed by Sigedis and two national authorities, has taken a pragmatic approach to development. Sigedis general director, Steven Janssen, explains there can be a lot of over thinking in the early days, and while it’s good to foresee potential problems, it’s important to get started and “solve the problems if they arise”.

Keep a focus on what the 80-90 per cent of citizens want, which is clear, reliable pension information they can trust, adds Federal Pension Service director-general for research, Giselda Curvers. “Don’t get lost

in too much detail and bring it to the people in the wording they understand.”

MyPension, which last year had 3.6 million unique visitors, was also the first national system to connect to the ETS, helped by strong digital infrastructure and the “building blocks in place” of reusable technical components.

There are other lessons the ETS can learn, according to Norsk Pensjon CEO, Trond Tørstad: “In the broader Nordic and European dialogue, stakeholders consistently stress that any ETS should avoid creating additional reporting burdens. Instead, it should reuse existing national data flows, as seen in the Norwegian model.”

Norway’s experience also shows that cross-border ID matching must be prioritised, and that any European level portal will need to align with future data-sharing frameworks, cybersecurity regulation, and financial infrastructure.

The road ahead

The ETS rollout will continue until 2029. This year, according to Wegner-Wahnschaffe, “the plan is to at least start building APIs with Germany and Croatia”. Work will also focus on improving the website’s user experience and exploring how AI might support future content and navigation.

A Europe-wide system that allows citizens to track pensions across borders – combined with a future EU-level dashboard for monitoring adequacy – could significantly improve transparency and engagement in a landscape still marked by fragmentation.

But delivering a comprehensive service will be no mean feat. It will be complex and gradual – some argue too gradual – but with sustained collaboration and lessons drawn from national examples, Europe has a real opportunity to lead globally in pension transparency and support a more mobile pensions environment.

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