



## **Joint declaration on the specific pension schemes of the liberal professions in Europe**

The specific pension schemes of the members of the liberal professions in Europe have a long history dating back to the beginning of the 20<sup>th</sup> century. Their historical origins differ from Country to Country, and reflect the peculiarities and specific needs of the different liberal professions. Therefore, pension schemes in Europe have significantly different structures, rules and working mechanisms to ensure members' coverage for existential risks.

All specific pension schemes of the liberal professions in Europe have one thing in common: they were established on the initiative of members of the respective professions, taking personal responsibility to ensure coverage for themselves and their relatives. In this context, the specific pension schemes of the liberal professions provide their members with pension benefits, ensure pensions for survivors (widow, widower and orphans) and offer invalidity pensions.

The specific pension schemes of the liberal professions in Europe exercise significant solidarity within their respective profession. Their members are responsible for their own and their relatives' coverage. Furthermore, the specific pension schemes of the liberal professions make an important contribution to the further development of their own profession.

Over and above that, the specific pension schemes of the liberal professions in Europe fulfill important general social tasks. Due to the fact that specific pension schemes are responsible to secure the benefits of members and their relatives, they relieve the general public of this burden and exemplify solidarity for the whole society. As a result of being insured against existential risks the goods and services of the members of the specific pension schemes, which are characterized by trust, are dominated by advice and treatment and not by profit seeking. The specific pension schemes are responsible for that client-oriented basis.

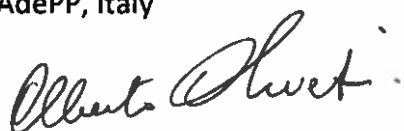
Pension schemes of liberal professions ensure timely and thorough knowledge of the social security needs of their members, in an efficient and effective way, supporting the definition of interventions in the field of pensions and social issues to respond promptly – thanks to their autonomy and self-regulation capability – to the challenges of demographic trends, the labour market fluctuations, the impact of new technologies, and to macroeconomic and financial dynamics.

On a European scale and through the principle of subsidiarity, the liberal professions guarantee that the pension needs of their members can be fulfilled in an autonomous way, without burdening taxpayers. At the same time, the national or local nature of the specific pension schemes enables them to respond to local needs and peculiarities, which any EU cross border institution would not be able to do in a comparable way.

For these reasons, the representatives of the specific pension schemes of the liberal professions in Europe are convinced that the European Commission and EU Member States should support and promote the continued existence, the self-responsible management and the sustainability of the specific pension schemes in Europe.

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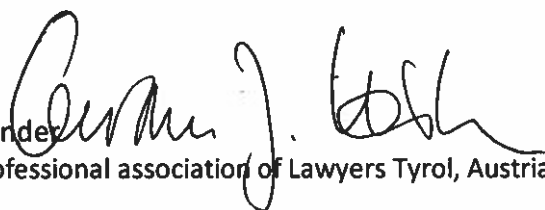


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