

Catherine Coucke  
Access to Documents Coordinator



Ms  
Trudy Baddams  
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United Kingdom

By registered post  
By email: [ask+request-2898-87e6f141@asktheeu.org](mailto:ask+request-2898-87e6f141@asktheeu.org)

EIOPA-16/808  
10 November 2016

**Subject: Reply to your request for access to documents - ATD  
03/2016**

Dear Ms Baddams,

I refer to your email received on 04 May 2016, to which we replied on 11 May 2016, in which you requested to access documents under Regulation (EC) No 1049/2001 regarding public access to documents. According to Article 72(1) of Regulation (EU) No 1094/2010 (EIOPA Regulation), Regulation (EC) No 1049/2001 applies to documents held by the European Insurance and Occupational Pensions Authority (EIOPA).

I also refer to your email dated 18 October 2016, in which you reiterate your request to access documents and clarify your postal address.

You request access to "*documents which contain the following information:*

*Is it discriminatory to enforce a change of pension age to women more than men?*

*For example the UK have increased the state pension from 60 to 66 for women all in one go, having to work and EXTRA 6 years, whilst the increase to men is just 1 year.*

*Is it legal to deny benefit / pension to those who have paid into the system all their lives?"*

We regret to inform you that no documents were found that would correspond to the description given in your request.

Given that no such documents have been identified, EIOPA is not in a position to handle your request.

In accordance with Article 7(2) of Regulation 1049/2001, you are entitled to make a confirmatory application requesting EIOPA to review its position.

Such a confirmatory application should be addressed within 15 working days upon receipt of this letter to letter to the Executive Director at the following address:

EIOPA

Executive Director

Westhafenplatz 1

60327 Frankfurt am Main

Germany

or by email to: [access-to-documents@eiopa.europa.eu](mailto:access-to-documents@eiopa.europa.eu)

We would like to clarify that, as a matter of principle, EIOPA has no competence over Member States (1st pillar) pensions (such as the changes in the UK State Pension Age). On EIOPA's website there is some information available on retirement ages, mainly on occupational (2nd pillar) pensions and personal pension products (3rd pillar pensions): The information is contained in the "*EIOPA's fact finding report on decumulation practices*", EIOPA-BoS-14/193, 27 October 2014, published on EIOPA website, available here: [https://eiopa.europa.eu/Publications/Reports/EIOPA-BoS-14-193 EIOPA s Fact Finding Report on Decumulation Phase Practices.pdf](https://eiopa.europa.eu/Publications/Reports/EIOPA-BoS-14-193%20EIOPA's%20Fact%20Finding%20Report%20on%20Decumulation%20Phase%20Practices.pdf) and in particular, on p. 9 a table on minimum and normal retirement age as well as alignment of retirement ages with 1st pillar pension age by Member State and the explanatory footnote for the UK on p. 10.

We hope that you find the above useful.

Yours faithfully,

Catherine Coucke

