

Making savings and investment accounts work for Europe

Thursday, 26 February 2026 | 09:30-11:15 CET | CEPS premises in Brussels

Europe sits on substantial household savings, yet too little of that capital is channelled into long-term investment that supports innovation, competitiveness and strategic priorities. Unlocking these savings is not only vital for the economy but also for individuals, who stand to benefit from higher returns, diversified portfolios and greater financial resilience over time. These are the core motivations behind the EU's Savings and Investment Union (SIU) and the Commission's push for Savings and Investment Accounts (SIAs): a practical policy lever to broaden retail participation and help deepen capital markets, while recognising that design choices remain largely in Member States' hands.

Effective SIAs depend on more than just their headline features. How many individuals open up accounts and how much capital is eventually mobilised will be shaped by the broader ecosystem: eligibility and contribution parameters, product scope, distribution and advice channels, behavioural prompts, and the interaction with pensions and other savings incentives. The challenge is therefore to build a regime that is simple, trusted and scalable within diverse market structures in Europe.

Jointly organised by CEPS, ECMI and Barclays, this seminar will focus on concrete design and implementation questions: What drives uptake – tax incentives, simplicity, distribution, or public trust and promotion? How should policymakers factor in the incentives and operational constraints of account operators and product providers? How can SIAs complement pensions and other savings policies without creating adverse substitutions? And how do we balance stability and long-term credibility with the inevitable pressure to 'tweak' regimes over time?

This event is co-organised with Barclays.



AGENDA

09:00-09:30 Coffee and registration

09:30-09:40 Introductory remarks

- **Francesco Ceccato**, CEO, Barclays Europe

09:40-09:50 Keynote speech

- **Alexandra Jour-Schroeder**, Deputy Director-General for Financial Stability, Financial Services and Capital Markets Union, DG FISMA

09:50-11:15 Panel discussion

- **Alexandra Jour-Schroeder**, Deputy Director-General for Financial Stability, Financial Services and Capital Markets Union, DG FISMA
- **Aleksandra Maczynska**, Managing Director, Better Finance
- **Rhiannon Price**, Head of Capital Markets Policy, Group Policy Development, Barclays
- **Sara Mitelman**, General Counsel, Swedish Securities Markets Association
- More speakers to be confirmed

Moderated by CEPS

11:15-12:15 Light refreshments and snacks