

# Retail Investment Strategy (RIS): simpler is better



## The problem

While the European Commission aims to boost competitiveness, investment and simplification, the Retail Investment Strategy (RIS) is moving in the opposite direction by introducing many proposals that increase complexity and bureaucracy.

This would ultimately harm consumers, insurers and their intermediaries, as well as the overall EU economy.



## What are the consequences if the RIS is not simplified?

- ✗ Heavier compliance burdens and higher costs
- ✗ Less efficient insurance products and services
- ✗ Less variety of products and distribution channels
- ✗ Reduced access to products and advice
- ✗ Longer time to market new products
- ✗ Longer purchase processes
- ✗ Increased information overload
- ✗ Lower consumer satisfaction and engagement
- ✗ Higher risk that consumers turn to unregulated and risky products
- ✗ Increased insurance, investment and pension gaps

How long will it last?  
**>2 hours**

How much info to be provided?  
**≈350 info**



## The solution

- ✓ Simplify the sales process
- ✓ Streamline information overload
- ✓ Reduce administrative burdens

### Why this is important for the EU?

- Boosts economic attractiveness
- Supports financing the green and digital transitions
- Reduces pension and protection gaps
- Preserves consumer choice



**It is key to apply a competitiveness and SME check before finalising the RIS!**