Já está disponível para download a nova edição em inglês da Revista da Previdência Complementar (dezembro de 2025) – publicação da Abrapp, Sindapp, ICSS, UniAbrapp e Conecta. Lançadas semestralmente, as edições em inglês têm como objetivo despertar o interesse da comunidade internacional no sistema brasileiro, além de gerar potenciais parcerias e oportunidades de negócios.

Todos os conteúdos são cuidadosamente editados e adaptados, com a inclusão de notas de rodapé que explicam termos utilizados no Brasil, como planos abertos e fechados, EFPC, CNPC, entre outros. Sempre que há menção a valores, também são inseridas notas com a cotação do dólar, garantindo maior clareza e compreensão para o público internacional.

Leia a seguir o editorial da edição:

Letter from the editor: Flávia Silva

The two main stories in this edition – much like the theme of this year's Congresso Brasileiro de Previdência Privada, one of the world's largest pension events organized annually by ABRAPP – center on inclusion. The notion that Brazil's complementary pension system is meant only for employees of state-owned enterprises, as was true of the first pension funds created under Law 6,435/1977, or reserved for higher-income groups, is finally beginning to change – or better, it needs to… and at a faster pace.

The rise of informal and flexible work arrangements are reshaping how we think about retirement, if the traditional idea of "retirement" even still applies. Few people today imagine stepping away for 35 or 40 years with no professional activity, especially when so many remain in good health and are willing, even eager, to continue working, perhaps at a different pace or in an entirely new field. As longevity increases, particularly in countries like Brazil where statutory retirement ages remain relatively low (62 for women and 65 for men), we must reconsider what kind of future we expect and how we prepare for it.

Two elements are central to this new perspective. The first is the development of products that are flexible, simple and transparent, suited to more dynamic income profiles, such as micropensions. The second is communication. Reaching diverse audiences – current and prospective members, students, beneficiaries, policymakers, journalists – requires language that is clear, accessible and empathetic. As Ricardo Pena, Superintendent-Director of supervisory authority PREVIC, notes in the article on page 04: "Pensions are a contract of trust, and trust depends on understanding. A member is not a registration number; it is a life story. Every penny saved represents a future expectation. Our communication needs to reflect that."

Both the supervisory agency and ABRAPP are deeply committed to this effort to recalibrate how the sector engages with society. ABRAPP is working with a specialist consultancy to develop a narrative that helps people view pension savings as something understandable and relevant, rather than distant or overly technical. PREVIC, for its part, has also taken concrete steps in this direction.

A strong legislative agenda is equally important for creating the right conditions to increase coverage of funded pension arrangements, a necessary complement to Brazil's public system. With that goal in mind, a Parliamentary Caucus dedicated to strengthening closed complementary pensions has been established and is already active. In the pages ahead, readers will find insights and perspectives from members of this cross-party group.

We close 2025 with an edition that reflects the diversity of debates shaping our sector. We wish all our readers a prosperous 2026 – a year marked by growth, purpose and a renewed sense of collectiveness, values that define our system at its best.

Fonte: Abrapp em Foco, em 18.12.2025.