### **Pensions**

GB Sample: 2441 GB workers

Fieldwork dates: 18th - 20th August 2015



Total	Ge	ender			Age			Social	Grade				Re	gion			
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

Which, if any, of the following types of private pension are you currently contributing to (i.e. which do you personally expect to receive income from when you retire)? (Please select all that apply)

Unweighted base	2441	1240	1201	179	443	555	813	451	1506	935	603	381	214	329	553	2080	120	241
Base: All GB workers	2442	1265	1177	230	534	610	648	420	1470	972	567	445	219	322	543	2095	127	220
A DEFINED BENEFIT EMPLOYER PENSION SCHEME - These are sometimes called Final Salary, or Average Salary schemes and provide an income related to your salary when you retire (e.g. two thirds of your final salary)	23%	24%	22%	2%	19%	21%	34%	26%	26%	18%	23%	23%	21%	17%	25%	22%	28%	26%
A DEFINED CONTRIBUTION PENSIONS SCHEME ARRANGED THROUGH AN EMPLOYER - An employer arranged Defined Contribution pension is one that provides an income that is linked to the amount you save, and the performance of your pension fund. It may take the form of an occupational pension, a group personal pension or an autoenrolment pension, and your employer may contribute to it. Such funds may be linked to the performance of the stock market.	29%	32%	26%	21%	34%	35%	27%	21%	34%	22%	30%	30%	33%	29%	27%	29%	23%	29%
AN INDIVIDUAL PERSONAL PENSION SCHEME - An individual personal pension is one where the individual arranges to save into a pension, normally with an insurance company or on a 'self-invested' basis. It also pays an income that is linked to the amount you save, and the performance of your pension fund but an employer will not usually pay into an individual scheme. Funds may be linked to the performance of the stock market. This type of pension scheme is not government-regulated	10%	13%	7%	1%	4%	9%	16%	15%	11%	8%	6%	14%	15%	12%	9%	10%	8%	6%
AN INDIVIDUAL STAKEHOLDER PENSION SCHEME - An individual stakeholder pension is a low-cost government-regulated pension where the individual saves into a pension fund, normally provided by an insurance company. It also pays an income that is linked to the amount you save, and the performance of your pension fund but an employer will not usually pay in to an individual scheme. Funds may be linked to the performance of the stock market.	4%	5%	3%	-	4%	5%	5%	4%	4%	4%	5%	3%	5%	4%	3%	4%	8%	4%
I have a personal pension but I don't know what type	14%	12%	16%	15%	16%	13%	13%	12%	12%	15%	13%	14%	13%	10%	14%	13%	19%	15%
I don't have a personal pension	29%	25%	33%	60%	30%	26%	18%	30%	22%	39%	29%	25%	27%	36%	30%	29%	22%	26%

### **Pensions**

GB Sample: 2441 GB workers

Fieldwork dates: 18th - 20th August 2015



Total				Go	vernment	Region								Wo	rking statu	s		
Base	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

Which, if any, of the following types of private pension are you currently contributing to (i.e. which do you personally expect to receive income from when you retire)? (Please

select all that apply)																				
Unweighted base	2441	131	271	201	184	197	214	329	338	215	2080	120	241	1847	594	2441	-	-	-	-
Base: All GB workers	2442	122	260	186	219	226	219	322	336	207	2095	127	220	1829	613	2442	-	-	-	-
A DEFINED BENEFIT EMPLOYER PENSION SCHEME - These are sometimes called Final Salary, or Average Salary schemes and provide an income related to your salary when you retire (e.g. two thirds of your final salary)	23%	28%	23%	20%	21%	25%	21%	17%	23%	29%	22%	28%	26%	26%	15%	23%	-	-	-	-
A DEFINED CONTRIBUTION PENSIONS SCHEME ARRANGED THROUGH AN EMPLOYER - An employer arranged Defined Contribution pension is one that provides an income that is linked to the amount you save, and the performance of your pension fund. It may take the form of an occupational pension, a group personal pension or an autoenrolment pension, and your employer may contribute to it. Such funds may be linked to the performance of the stock market.	29%	24%	29%	35%	36%	24%	33%	29%	24%	32%	29%	23%	29%	33%	18%	29%	-	-	-	-
AN INDIVIDUAL PERSONAL PENSION SCHEME - An individual personal pension is one where the individual arranges to save into a pension, normally with an insurance company or on a 'self-invested' basis. It also pays an income that is linked to the amount you save, and the performance of your pension fund but an employer will not usually pay into an individual scheme. Funds may be linked to the performance of the stock market. This type of pension scheme is not government-regulated	10%	6%	10%	2%	14%	13%	15%	12%	9%	10%	10%	8%	6%	11%	8%	10%	-	-	-	-
AN INDIVIDUAL STAKEHOLDER PENSION SCHEME - An individual stakeholder pension is a low-cost government-regulated pension where the individual saves into a pension fund, normally provided by an insurance company. It also pays an income that is linked to the amount you save, and the performance of your pension fund but an employer will not usually pay in to an individual scheme. Funds may be linked to the performance of the stock market.	4%	6%	5%	3%	4%	3%	5%	4%	3%	2%	4%	8%	4%	4%	3%	4%	-	-	-	-
I have a personal pension but I don't know what type	14%	11%	10%	20%	11%	16%	13%	10%	16%	10%	13%	19%	15%	13%	14%	14%	-	-	-	-
I don't have a personal pension	29%	29%	33%	24%	27%	23%	27%	36%	32%	27%	29%	22%	26%	22%	48%	29%	-	-	-	-

#### **Pensions**

GB Sample: 2441 GB workers Fieldwork dates: 18th - 20th August 2015



Total	Ge	ender			Age			Social	Grade				Re	gion			
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

For the following question, by "workplace pensions", we mean a defined benefit employer pension scheme or a defined contributions pension scheme arranged through an employer, as described below: A DEFINED BENEFIT **EMPLOYER PENSION SCHEME - These are sometimes** called Final Salary, or Average Salary schemes and provide an income related to your salary when you retire (e.g. two thirds of your final salary)A DEFINED CONTRIBUTION PENSIONS SCHEME ARRANGED THROUGH AN EMPLOYER - An employer arranged Defined Contribution pension is one that provides an income that is linked to the amount you save, and the performance of your pensi/bon fund. It may take the form of an occupational pension, a group personal pension or an auto-enrolment pension, and your employer may contribute to it. Such funds may be linked to the performance of the stock market.

Who is currently contributing to your current workplace pension? (Please select all that apply)

Unweighted base	1256	694	562	48	215	303	477	213	881	375	313	191	115	146	297	1062	59	135
Base: All GB workers currently contributing to a workplace pension	1231	691	541	55	273	331	382	191	858	374	295	228	111	143	272	1049	64	118
Me	78%	78%	78%	72%	76%	83%	79%	72%	78%	78%	84%	77%	80%	71%	76%	78%	65%	81%
My employer	88%	88%	88%	93%	88%	92%	86%	84%	88%	88%	91%	87%	92%	85%	89%	89%	71%	90%
The Government (i.e. not as an employer)	10%	13%	6%	12%	16%	11%	7%	4%	10%	11%	11%	5%	14%	8%	10%	9%	16%	11%
Other	1%	1%	1%	-	1%	0%	2%	2%	1%	2%	0%	1%	-	2%	1%	1%	2%	1%
Don't know	4%	3%	5%	6%	2%	0%	5%	7%	4%	2%	2%	4%	1%	3%	4%	3%	14%	3%

XBG\_6. Before taking this survey, which ONE of the following BEST describes your understanding of tax relief on pension contributions?

Unweighted base	1794	970	824	77	307	425	662	323	1197	597	438	292	162	221	398	1511	97	186
Base: All GB workers currently contributing to any pension			789	93	377	450	529	293	1149	593	402	334	160	205	379	1481	99	163
I have heard of it and **I have a good understanding** of what it means	26%	33%	17%	13%	23%	24%	28%	31%	30%	18%	28%	23%	29%	29%	28%	27%	14%	20%
I have heard of it but **I don't have a good understanding** of what it means	59%	54%	65%	52%	55%	60%	62%	60%	54%	68%	57%	59%	62%	55%	60%	59%	59%	63%
I have never heard of it	15%	13%	18%	35%	22%	16%	9%	9%	16%	13%	15%	17%	9%	16%	13%	14%	27%	17%

#### **Pensions**

GB Sample: 2441 GB workers Fieldwork dates: 18th - 20th August 2015



Total			Go	vernment	Region								Wo	rking statu	s		
Base	North North East Wes	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

For the following question, by "workplace pensions", we mean a defined benefit employer pension scheme or a defined contributions pension scheme arranged through an employer, as described below: A DEFINED BENEFIT **EMPLOYER PENSION SCHEME - These are sometimes** called Final Salary, or Average Salary schemes and provide an income related to your salary when you retire (e.g. two thirds of your final salary)A DEFINED CONTRIBUTION PENSIONS SCHEME ARRANGED THROUGH AN EMPLOYER - An employer arranged Defined Contribution pension is one that provides an income that is linked to the amount you save, and the performance of your pensi/bon fund. It may take the form of an occupational pension, a group personal pension or an auto-enrolment pension, and your employer may contribute to it. Such funds may be linked to the performance of the stock market.

Who is currently contributing to your current workplace pension? (Please select all that apply)

Unweighted base	1256	71	135	107	97	94	115	146	177	120	1062	59	135	1061	195	1256	-	-	-	-
Base: All GB workers currently contributing to a workplace pension	1231	62	132	100	120	108	111	143	154	118	1049	64	118	1041	191	1231	-	-	-	-
Me	78%	81%	83%	88%	75%	79%	80%	71%	78%	74%	78%	65%	81%	80%	65%	78%	-	-	-	-
My employer	88%	95%	85%	96%	85%	91%	92%	85%	85%	94%	89%	71%	90%	89%	81%	88%	-	-	-	-
The Government (i.e. not as an employer)	10%	2%	16%	9%	6%	5%	14%	8%	11%	9%	9%	16%	11%	10%	9%	10%	-	-	-	-
Other	1%	-	1%	0%	3%	-	-	2%	2%	1%	1%	2%	1%	1%	3%	1%	-	-	-	-
Don't know	4%	4%	2%	1%	4%	4%	1%	3%	6%	1%	3%	14%	3%	3%	8%	4%	-	-	-	-

XBG\_6. Before taking this survey, which ONE of the following BEST describes your understanding of tax relief on pension contributions?

Unweighted base	1794	95	190	153	136	156	162	221	245	153	1511	97	186	1460	334	1794	-	-	-	-
Base: All GB workers currently contributing to any pension	1742	86	175	141	160	174	160	205	227	152	1481	99	163	1420	322	1742	-	-	-	-
I have heard of it and **I have a good understanding** of what it means	26%	31%	28%	28%	23%	24%	29%	29%	28%	27%	27%	14%	20%	27%	23%	26%	-	-	-	-
I have heard of it but **I don't have a good understanding** of what it means	59%	54%	60%	56%	63%	56%	62%	55%	59%	61%	59%	59%	63%	58%	63%	59%	-	-	-	-
I have never heard of it	15%	15%	12%	17%	14%	21%	9%	16%	13%	12%	14%	27%	17%	15%	14%	15%	-	-	-	-

### **Pensions**

GB Sample: 2441 GB workers Fieldwork dates: 18th - 20th August 2015



Total	Ge	ender			Age			Social	Grade				Re	gion			
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

Do you think each of the following would encourage you to save more or less into your current workplace pension, or would it make no difference? (Please select one option on each row)

- If my employer were to increased their contributions if I increase mine

Unweighted base	1256	694	562	48	215	303	477	213	881	375	313	191	115	146	297	1062	59	135
Base: All GB workers currently contributing to a workplace pension	1231	691	541	55	273	331	382	191	858	374	295	228	111	143	272	1049	64	118
More	59%	62%	56%	64%	57%	65%	57%	57%	62%	53%	57%	60%	61%	62%	56%	59%	56%	68%
It would make no difference to the amount I save	32%	30%	34%	20%	35%	28%	35%	32%	30%	35%	35%	31%	35%	32%	32%	33%	28%	26%
Less	1%	1%	1%	-	0%	1%	1%	-	1%	1%	0%	1%	2%	-	2%	1%	-	-
Don't know	8%	7%	9%	16%	7%	6%	7%	11%	7%	11%	8%	9%	2%	5%	10%	8%	16%	6%

Do you think each of the following would encourage you to save more or less into your current workplace pension, or would it make no difference? (Please select one option on each row)

- If the Government matched my contributions

Unweighted base	1256	694	562	48	215	303	477	213	881	375	313	191	115	146	297	1062	59	135
Base: All GB workers currently contributing to a workplace pension		691	541	55	273	331	382	191	858	374	295	228	111	143	272	1049	64	118
More	62%	64%	59%	71%	60%	66%	59%	62%	65%	55%	58%	68%	64%	64%	61%	63%	42%	69%
It would make no difference to the amount I save	29%	27%	32%	9%	30%	26%	33%	31%	28%	31%	32%	28%	32%	24%	29%	29%	36%	22%
Less	1%	2%	0%	11%	1%	1%	1%	-	1%	2%	0%	-	2%	1%	2%	1%	-	3%
Don't know	8%	7%	9%	9%	8%	8%	7%	8%	6%	12%	9%	4%	2%	11%	8%	7%	21%	6%

Do you think each of the following would encourage you to save more or less into your current workplace pension, or would it make no difference? (Please select one option on each row)

- If I were to get tax relief on my contributions (i.e. where contributions to your pension are not taxed)

Unweighted base	1256	694	562	48	215	303	477	213	881	375	313	191	115	146	297	1062	59	135
Base: All GB workers currently contributing to a workplace pension	1231	691	541	55	273	331	382	191	858	374	295	228	111	143	272	1049	64	118
More	50%	51%	49%	67%	42%	50%	51%	54%	52%	46%	48%	55%	53%	53%	45%	50%	37%	56%
It would make no difference to the amount I save	39%	41%	37%	24%	44%	40%	39%	37%	39%	41%	41%	36%	41%	36%	45%	40%	37%	35%
Less	0%	1%	0%	-	-	0%	1%	0%	0%	1%	0%	1%	2%	-	-	0%	-	1%
Don't know	10%	7%	14%	9%	14%	10%	9%	9%	9%	13%	11%	9%	4%	11%	10%	10%	27%	8%

#### **Pensions**

GB Sample: 2441 GB workers Fieldwork dates: 18th - 20th August 2015



Total					Go	vernment	Region								Wo	rking statu	s		
Base	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

Do you think each of the following would encourage you to save more or less into your current workplace pension, or would it make no difference? (Please select one option on each row)

- If my employer were to increased their contributions if I increase mine

Unweighted base	1256	71	135	107	97	94	115	146	177	120	1062	59	135	1061	195	1256	-	-	-	-
Base: All GB workers currently contributing to a workplace pension	1231	62	132	100	120	108	111	143	154	118	1049	64	118	1041	191	1231	-	-	-	-
More	59%	73%	52%	53%	57%	63%	61%	62%	60%	51%	59%	56%	68%	60%	54%	59%	-	-	-	-
It would make no difference to the amount I save	32%	25%	39%	36%	30%	32%	35%	32%	32%	32%	33%	28%	26%	32%	32%	32%	-	-	-	-
Less	1%	1%	-	-	2%	-	2%	-	1%	3%	1%	-	-	1%	-	1%	-	-	-	-
Don't know	8%	1%	9%	10%	11%	6%	2%	5%	7%	14%	8%	16%	6%	7%	13%	8%	-	-	-	-

Do you think each of the following would encourage you to save more or less into your current workplace pension, or would it make no difference? (Please select one option on each row)

- If the Government matched my contributions

Unweighted base	1256	71	135	107	97	94	115	146	177	120	1062	59	135	1061	195	1256	-	-	-	-
Base: All GB workers currently contributing to a workplace pension	1231	62	132	100	120	108	111	143	154	118	1049	64	118	1041	191	1231	-	-	-	-
More	62%	61%	58%	58%	67%	69%	64%	64%	63%	59%	63%	42%	69%	63%	55%	62%	-	-	-	-
It would make no difference to the amount I save	29%	31%	33%	32%	28%	28%	32%	24%	27%	32%	29%	36%	22%	28%	34%	29%	-	-	-	-
Less	1%	2%	-	-	-	-	2%	1%	1%	3%	1%	-	3%	1%	3%	1%	-	-	-	-
Don't know	8%	6%	9%	10%	5%	4%	2%	11%	9%	6%	7%	21%	6%	8%	8%	8%	-	-	-	-

Do you think each of the following would encourage you to save more or less into your current workplace pension, or would it make no difference? (Please select one option on each row)

- If I were to get tax relief on my contributions (i.e. where contributions to your pension are not taxed)

Unweighted base	1256	71	135	107	97	94	115	146	177	120	1062	59	135	1061	195	1256	-	-	-	-
Base: All GB workers currently contributing to a workplace pension	1231	62	132	100	120	108	111	143	154	118	1049	64	118	1041	191	1231	-	-	-	-
More	50%	50%	44%	52%	58%	52%	53%	53%	52%	36%	50%	37%	56%	51%	45%	50%	-	-	-	-
It would make no difference to the amount I save	39%	40%	45%	36%	33%	38%	41%	36%	38%	54%	40%	37%	35%	39%	43%	39%	-	-	-	-
Less	0%	-	-	1%	1%	0%	2%	-	-	-	0%	-	1%	0%	1%	0%	-	-	-	-
Don't know	10%	11%	11%	11%	8%	9%	4%	11%	10%	10%	10%	27%	8%	10%	11%	10%	-	-	-	-

### **Pensions**

GB Sample: 2441 GB workers

Fieldwork dates: 18th - 20th August 2015



Total	Ge	Gender Age  Female 18-24 25-34 35-44 45-54 55+					Social	Grade				Re	gion				
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

Thinking about how the Government can help individuals save for retirement (e.g. advice, contributions to pensions etc.)...

Which ONE of the following comes CLOSEST to your view?

Unweighted base	1794	970	824	77	307	425	662	323	1197	597	438	292	162	221	398	1511	97	186
Base: All GB workers currently contributing to any pension	1742	953	789	93	377	450	529	293	1149	593	402	334	160	205	379	1481	99	163
The Government should prioritise financially helping those on lower incomes to save for retirement	33%	35%	30%	33%	28%	33%	32%	37%	32%	34%	33%	30%	31%	33%	36%	33%	27%	35%
The Government should financially help everyone to save for retirement equally	4h%	43%	49%	35%	48%	42%	49%	46%	47%	43%	39%	52%	47%	47%	42%	45%	51%	50%
The Government should prioritise financially helping those on higher incomes to save for retirement		5%	1%	5%	4%	5%	2%	2%	3%	4%	5%	1%	2%	3%	4%	3%	4%	2%
I don't think the Government should financially help anyone save for retirement	10%	10%	10%	9%	9%	11%	10%	9%	10%	10%	13%	9%	11%	10%	10%	11%	7%	6%
Don't know	9%	7%	11%	18%	11%	9%	7%	6%	8%	9%	11%	8%	9%	7%	7%	9%	12%	7%

Now thinking specifically about a minimum retirement income, whereby individuals will have saved enough to ensure that they have a minimum income in retirement which allows them to live comfortably...

Which ONE of the following statements do you agree with the MOST?

Unweighted base	1794	970	824	77	307	425	662	323	1197	597	438	292	162	221	398	1511	97	186
Base: All GB workers currently contributing to any pension	1742	953	789	93	377	450	529	293	1149	593	402	334	160	205	379	1481	99	163
The Government <b>should help everyone</b> reach a minimum retirement income	55%	56%	54%	49%	56%	51%	60%	56%	57%	52%	54%	61%	53%	60%	50%	55%	58%	58%
The Government <b>should only help those who need help</b> to achieve a minimum retirement income	27%	29%	25%	30%	27%	28%	25%	28%	27%	27%	26%	25%	31%	24%	30%	27%	22%	30%
The Government <b>shouldn't help anyone</b> achieve a minimum retirement income	9%	10%	8%	12%	8%	11%	7%	10%	8%	10%	11%	5%	8%	7%	13%	9%	9%	5%
Don't know	9%	6%	12%	10%	9%	10%	8%	6%	8%	10%	9%	9%	8%	10%	7%	9%	11%	7%

### **Pensions**

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Fieldwork dates: 18th - 20th August 2015



Total					Go	vernment	Region								Wo	rking statu	s		
Base	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

Thinking about how the Government can help individuals save for retirement (e.g. advice, contributions to pensions etc.)...

Which ONE of the following comes CLOSEST to your view?

Unweighted base	1794	95	190	153	136	156	162	221	245	153	1511	97	186	1460	334	1794	-	-	-	-
nension	1742	86	175	141	160	174	160	205	227	152	1481	99	163	1420	322	1742	-	-	-	-
The Government should prioritise financially helping those on lower incomes to save for retirement	33%	25%	40%	28%	28%	31%	31%	33%	36%	37%	33%	27%	35%	31%	38%	33%	-	-	-	-
The Government should financially help everyone to save for retirement equally	46%	39%	34%	46%	57%	47%	47%	47%	42%	43%	45%	51%	50%	47%	42%	46%	-	-	-	-
The Government should prioritise financially helping those on higher incomes to save for retirement		6%	6%	3%	2%	1%	2%	3%	4%	4%	3%	4%	2%	3%	2%	3%	-	-	-	-
I don't think the Government should financially help anyone save for retirement	10%	13%	12%	12%	7%	10%	11%	10%	12%	7%	11%	7%	6%	10%	11%	10%	-	-	-	-
Don't know	9%	17%	8%	10%	6%	10%	9%	7%	6%	9%	9%	12%	7%	9%	7%	9%	-	-	-	-

Now thinking specifically about a minimum retirement income, whereby individuals will have saved enough to ensure that they have a minimum income in retirement which allows them to live comfortably...

Which ONE of the following statements do you agree with the MOST?

Unweighted base			190	153	136	156	162	221	245	153	1511	97	186	1460	334	1794	-	-	-	-
Base: All GB workers currently contributing to any pension			175	141	160	174	160	205	227	152	1481	99	163	1420	322	1742	-	-	-	-
The Government <b>should help everyone</b> reach a minimum retirement income	55%	55%	46%	62%	59%	63%	53%	60%	49%	50%	55%	58%	58%	56%	53%	55%	-	-	-	-
The Government <b>should only help those who need help</b> to achieve a minimum retirement income		20%	35%	18%	25%	25%	31%	24%	31%	28%	27%	22%	30%	26%	31%	27%	-	-	-	-
The Government <b>shouldn't help anyone</b> achieve a minimum retirement income	9%	16%	11%	9%	7%	4%	8%	7%	14%	11%	9%	9%	5%	9%	8%	9%	-	-	-	-
Don't know	9%	9%	9%	10%	10%	8%	8%	10%	5%	11%	9%	11%	7%	9%	8%	9%	-	-	-	-

### **Pensions**

GB Sample: 2441 GB workers

Fieldwork dates: 18th - 20th August 2015



Total	Ge	ender			Age			Social	Grade				Re	gion			
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

Are you aware if your current pension provider charges you to maintain/ manage your pension? (Please select the option that best applies)

option that best applies)																		
Unweighted base	1794	970	824	77	307	425	662	323	1197	597	438	292	162	221	398	1511	97	186
Base: All GB workers currently contributing to any pension	1/4/	953	789	93	377	450	529	293	1149	593	402	334	160	205	379	1481	99	163
Yes I'm aware my pension provider charges me, and I know how much the charges are	11%	15%	6%	3%	9%	9%	14%	15%	12%	9%	11%	12%	15%	10%	13%	12%	7%	4%
Yes I'm aware my pension provider charges me, but I am unsure of how much the charges are	21%	24%	16%	10%	21%	22%	23%	18%	21%	19%	19%	21%	23%	24%	20%	21%	16%	23%
Yes I'm aware that my pension providers does not currently charge me to maintain/ manage my pension	18%	19%	16%	19%	18%	16%	17%	21%	19%	15%	20%	15%	14%	17%	19%	18%	16%	20%
No, I'm not aware of whether or not my current pension provider charges me to maintain/ manage my pension	51%	41%	63%	68%	52%	53%	47%	47%	48%	57%	50%	52%	49%	50%	49%	50%	61%	53%

Do you think pension providers should tell customers how much they are charging to maintain/ manage their pensions?

Unweighted base	1794	970	824	77	307	425	662	323	1197	597	438	292	162	221	398	1511	97	186
Base: All GB workers currently contributing to any pension	1742	953	789	93	377	450	529	293	1149	593	402	334	160	205	379	1481	99	163
Yes, I do	94%	94%	94%	86%	91%	94%	97%	96%	95%	92%	93%	95%	94%	96%	94%	94%	90%	95%
No, I don't	2%	3%	2%	4%	6%	2%	1%	1%	2%	3%	3%	3%	4%	1%	2%	3%	1%	1%
Don't know	4%	3%	4%	9%	3%	5%	2%	3%	3%	5%	4%	3%	1%	2%	4%	3%	9%	3%

Currently, nearly all pension providers charge their customers to maintain/ manage their pension, up to a maximum level set by the Government. Thinking about this charge...

To what extent do you agree or disagree with each of the following statements? (Please select one option on each

- I think all pension providers should charge in the same way (e.g. a set % annually)

. a set /o armaany)																		
Unweighted base	1794	970	824	77	307	425	662	323	1197	597	438	292	162	221	398	1511	97	186
Base: All GB workers currently contributing to any pension	1742	953	789	93	377	450	529	293	1149	593	402	334	160	205	379	1481	99	163
Strongly agree	30%	30%	30%	25%	29%	26%	32%	34%	31%	27%	31%	33%	24%	36%	25%	30%	27%	32%
Tend to agree	41%	40%	42%	39%	38%	43%	43%	37%	39%	44%	41%	36%	43%	36%	46%	41%	45%	40%
Tend to disagree	11%	13%	8%	12%	15%	9%	8%	14%	13%	8%	12%	13%	11%	12%	10%	11%	6%	11%
Strongly disagree	3%	4%	2%	2%	2%	4%	4%	2%	3%	2%	3%	3%	1%	2%	5%	3%	2%	1%
Don't know	15%	13%	18%	22%	16%	18%	12%	12%	14%	18%	12%	15%	20%	15%	14%	15%	20%	16%
Net: Agree	71%	70%	71%	64%	67%	70%	75%	71%	70%	72%	73%	69%	67%	71%	70%	71%	72%	72%
Net: Disagree	14%	17%	11%	14%	17%	12%	12%	17%	16%	11%	15%	15%	13%	14%	15%	15%	8%	12%

### **Pensions**

GB Sample: 2441 GB workers

Fieldwork dates: 18th - 20th August 2015



	Total					Go	vernment l	Region								Wo	rking status	5		
	Base	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other
Are you aware if your current pension provider charges you to maintain/ manage your pension? (Please select the option that best applies)																				
Unweighted base	1794	95	190	153	136	156	162	221	245	153	1511	97	186	1460	334	1794	-	-	-	-
Base: All GB workers currently contributing to any pension	1742	86	175	141	160	174	160	205	227	152	1481	99	163	1420	322	1742	-	-	-	-
Yes I'm aware my pension provider charges me, and I know how much the charges are		5%	12%	15%	12%	11%	15%	10%	9%	19%	12%	7%	4%	12%	8%	11%	-	-	-	-
Yes I'm aware my pension provider charges me, but I am unsure of how much the charges are		20%	19%	18%	22%	20%	23%	24%	21%	18%	21%	16%	23%	21%	18%	21%	-	-	-	-
Yes I'm aware that my pension providers does not currently charge me to maintain/ manage my pension	18%	19%	24%	16%	17%	14%	14%	17%	20%	17%	18%	16%	20%	17%	20%	18%	-	-	-	-
No, I'm not aware of whether or not my current pension provider charges me to maintain/ manage my pension	51%	56%	46%	51%	49%	55%	49%	50%	50%	46%	50%	61%	53%	50%	55%	51%	-	-	-	-
Do you think pension providers should tell customers how much they are charging to maintain/ manage their pensions?																				
Unweighted base	1794	95	190	153	136	156	162	221	245	153	1511	97	186	1460	334	1794	-	-	-	-
Base: All GB workers currently contributing to any pension	1742	86	175	141	160	174	160	205	227	152	1481	99	163	1420	322	1742	-	-	-	-
Yes, I do	94%	94%	94%	91%	96%	93%	94%	96%	95%	92%	94%	90%	95%	95%	92%	94%	-	-	-	-
No, I don't	2%	3%	5%	1%	1%	4%	4%	1%	2%	1%	3%	1%	1%	2%	4%	2%	-	-	-	-
Don't know	4%	3%	1%	8%	3%	2%	1%	2%	3%	7%	3%	9%	3%	4%	4%	4%	-	-	-	-

Currently, nearly all pension providers charge their customers to maintain/ manage their pension, up to a maximum level set by the Government.Thinking about this charge...

To what extent do you agree or disagree with each of the following statements? (Please select one option on each row)

- I think all pension providers should charge in the same way (e.g. a set % annually)

. 3																				
Unweighted base	1794	95	190	153	136	156	162	221	245	153	1511	97	186	1460	334	1794	-	-	-	-
Base: All GB workers currently contributing to any pension	1742	86	175	141	160	174	160	205	227	152	1481	99	163	1420	322	1742	-	-	-	-
Strongly agree	30%	35%	35%	24%	31%	36%	24%	36%	23%	26%	30%	27%	32%	30%	28%	30%	-	-	-	-
Tend to agree	41%	38%	39%	46%	39%	34%	43%	36%	43%	50%	41%	45%	40%	40%	45%	41%	-	-	-	-
Tend to disagree	11%	11%	10%	14%	12%	13%	11%	12%	13%	6%	11%	6%	11%	11%	13%	11%	-	-	-	-
Strongly disagree	3%	3%	4%	2%	3%	3%	1%	2%	6%	5%	3%	2%	1%	3%	2%	3%	-	-	-	-
Don't know	15%	13%	11%	14%	15%	15%	20%	15%	15%	13%	15%	20%	16%	16%	13%	15%	-	-	-	-
Net: Agree	71%	73%	75%	70%	70%	69%	67%	71%	66%	76%	71%	72%	72%	70%	72%	71%	-	-	-	-
Net: Disagree	14%	14%	15%	16%	15%	16%	13%	14%	18%	11%	15%	8%	12%	14%	15%	14%	-	-	-	-

### **Pensions**

GB Sample: 2441 GB workers

Fieldwork dates: 18th - 20th August 2015



Total	Ge	ender			Age			Social	Grade				Re	gion			
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland

Currently, nearly all pension providers charge their customers to maintain/ manage their pension, up to a maximum level set by the Government. Thinking about this charge...

To what extent do you agree or disagree with each of the following statements? (Please select one option on each

- I think all pension providers should explain their charges using amounts of money as examples

Unweighted base	1794	970	824	77	307	425	662	323	1197	597	438	292	162	221	398	1511	97	186
Base: All GB workers currently contributing to any pension	1/42	953	789	93	377	450	529	293	1149	593	402	334	160	205	379	1481	99	163
Strongly agree	55%	53%	57%	49%	51%	50%	58%	64%	57%	50%	54%	60%	50%	64%	53%	56%	44%	54%
Tend to agree	35%	36%	34%	30%	35%	38%	36%	31%	35%	35%	36%	33%	40%	26%	37%	34%	35%	39%
Tend to disagree	2%	3%	1%	5%	3%	3%	2%	2%	2%	3%	2%	2%	2%	2%	3%	2%	2%	2%
Strongly disagree	1%	1%	0%	1%	2%	0%	0%	0%	1%	0%	2%	0%	-	-	0%	1%	-	1%
Don't know	7%	7%	8%	15%	11%	10%	4%	3%	6%	11%	7%	5%	8%	9%	8%	7%	20%	4%
Net: Agree	90%	89%	91%	79%	85%	87%	94%	95%	92%	86%	89%	93%	90%	89%	89%	90%	79%	93%
Not: Disagroo	20/	40/	10/	69/	40/	20/	20/	20/	20/	40/	40/	20/	20/	20/	20/	20/	20/	30/_

Currently, nearly all pension providers charge their customers to maintain/ manage their pension, up to a maximum level set by the Government. Thinking about this charge...

To what extent do you agree or disagree with each of the following statements? (Please select one option on each row)

- I think my pension provider charges too much

min my peneren previder enargee tee maen																		
Unweighted base	582	392	190	13	80	134	246	109	412	170	128	100	61	79	136	504	27	51
Base: All GB workers currently contributing to any pension and who are aware of their pension charges	549	376	173	12	112	137	191	95	385	164	120	109	60	69	124	483	22	44
Strongly agree	15%	17%	11%	35%	13%	13%	17%	15%	15%	16%	10%	21%	18%	15%	17%	16%	13%	3%
Tend to agree	22%	22%	21%	5%	15%	24%	23%	28%	20%	26%	21%	24%	16%	26%	25%	23%	12%	16%
Tend to disagree	22%	24%	17%	20%	28%	21%	18%	24%	22%	21%	26%	16%	12%	23%	23%	21%	48%	17%
Strongly disagree	3%	4%	1%	-	9%	1%	2%	2%	3%	4%	4%	2%	6%	-	2%	3%	2%	11%
Don't know	38%	33%	50%	41%	36%	41%	40%	31%	40%	34%	39%	37%	48%	35%	32%	37%	26%	52%
Net: Agree	37%	39%	32%	39%	28%	37%	40%	43%	35%	41%	31%	45%	34%	41%	43%	39%	24%	19%
Net: Disagree	25%	28%	18%	20%	36%	22%	20%	26%	25%	25%	30%	18%	18%	23%	25%	23%	50%	29%

#### **Pensions**

GB Sample: 2441 GB workers Fieldwork dates: 18th - 20th August 2015



Total					Go	vernment	Region								Wo	rking statu	s		
Base	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

Currently, nearly all pension providers charge their customers to maintain/ manage their pension, up to a maximum level set by the Government. Thinking about this charge...

To what extent do you agree or disagree with each of the following statements? (Please select one option on each

- I think all pension providers should explain their charges using amounts of money as examples

Unweighted base	1794	95	190	153	136	156	162	221	245	153	1511	97	186	1460	334	1794	-	-	-	-
Base: All GB workers currently contributing to any pension	1742	86	175	141	160	174	160	205	227	152	1481	99	163	1420	322	1742	-	-	-	-
Strongly agree	55%	66%	55%	44%	59%	61%	50%	64%	54%	51%	56%	44%	54%	55%	53%	55%	-	-	-	-
Tend to agree	35%	31%	32%	44%	35%	31%	40%	26%	37%	37%	34%	35%	39%	34%	37%	35%	-	-	-	-
Tend to disagree	2%	0%	4%	1%	4%	0%	2%	2%	1%	5%	2%	2%	2%	2%	3%	2%	-	-	-	-
Strongly disagree	1%	-	4%	-	-	1%	-	-	1%	-	1%	-	1%	1%	1%	1%	-	-	-	-
Don't know	7%	3%	5%	11%	2%	7%	8%	9%	8%	7%	7%	20%	4%	8%	6%	7%	-	-	-	-
Net: Agree	90%	96%	87%	88%	93%	92%	90%	89%	91%	88%	90%	79%	93%	90%	90%	90%	-	-	-	-
Net: Disagree	3%	0%	8%	1%	4%	1%	2%	2%	1%	5%	3%	2%	3%	3%	3%	3%	_	_	_	_

Currently, nearly all pension providers charge their customers to maintain/ manage their pension, up to a maximum level set by the Government. Thinking about this charge...

To what extent do you agree or disagree with each of the following statements? (Please select one option on each row)

- I think my pension provider charges too much

mink my pension provider charges too much																				
Unweighted base	582	21	58	49	46	54	61	79	80	56	504	27	51	485	97	582	-	-	-	-
Base: All GB workers currently contributing to any pension and who are aware of their pension charges		21	53	46	55	54	60	69	69	55	483	22	44	467	82	549	-	-	-	-
Strongly agree	15%	12%	14%	5%	13%	29%	18%	15%	17%	19%	16%	13%	3%	15%	16%	15%	-	-	-	-
Tend to agree	22%	22%	20%	22%	35%	13%	16%	26%	27%	23%	23%	12%	16%	21%	25%	22%	-	-	-	-
Tend to disagree	22%	15%	27%	29%	13%	20%	12%	23%	30%	15%	21%	48%	17%	23%	16%	22%	-	-	-	-
Strongly disagree	3%	-	-	10%	4%	-	6%	-	1%	4%	3%	2%	11%	3%	2%	3%	-	-	-	-
Don't know	38%	51%	39%	33%	35%	39%	48%	35%	26%	40%	37%	26%	52%	38%	41%	38%	-	-	-	-
Net: Agree	37%	33%	34%	27%	49%	42%	34%	41%	44%	42%	39%	24%	19%	36%	41%	37%	-	-	-	-
Net: Disagree	25%	15%	27%	39%	17%	20%	18%	23%	30%	19%	23%	50%	29%	26%	18%	25%	-	-	_	-

### **Pensions**

GB Sample: 2441 GB workers Fieldwork dates: 18th - 20th August 2015



Total	Ge	ender			Age			Social	Grade	Region											
Base	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE	North	Midlands	East	London	South	England	Wales	Scotland				

Currently, nearly all pension providers charge their customers to maintain/ manage their pension, up to a maximum level set by the Government.Thinking about this charge...

To what extent do you agree or disagree with each of the following statements? (Please select one option on each row)

- I think all pension providers should provide a cost comparison table so that I can compare my pensions fees to other providers

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Unweighted base	1794	970	824	77	307	425	662	323	1197	597	438	292	162	221	398	1511	97	186	l
Base: All GB workers currently contributing to any pension		953	789	93	377	450	529	293	1149	593	402	334	160	205	379	1481	99	163	
Strongly agree	49%	49%	48%	37%	44%	46%	50%	59%	50%	45%	45%	52%	43%	56%	49%	49%	37%	49%	
Tend to agree	39%	37%	41%	41%	41%	37%	42%	32%	39%	39%	42%	38%	43%	33%	38%	39%	41%	38%	
Tend to disagree	3%	5%	1%	1%	5%	5%	2%	2%	3%	3%	4%	3%	3%	1%	2%	3%	7%	5%	
Strongly disagree	1%	2%	0%	6%	1%	1%	1%	1%	1%	1%	2%	1%	0%	0%	2%	1%	-	-	
Don't know	8%	8%	10%	16%	10%	11%	5%	6%	7%	12%	8%	6%	11%	9%	8%	8%	15%	8%	
Net: Agree	87%	86%	89%	78%	84%	83%	92%	92%	89%	84%	87%	90%	85%	89%	88%	88%	78%	88%	
Not: Disagroo	40/	69/	20/	69/	69/	E0/.	20/	20/	40/	40/	69/	40/.	20/	20/	40/	40/	70/	E9/.	

Currently, nearly all pension providers charge their customers to maintain/ manage their pension, up to a maximum level set by the Government.Thinking about this charge...

To what extent do you agree or disagree with each of the following statements? (Please select one option on each row)

- Pension providers should be allowed to charge what they want to

Unweighted base		970	824	77	307	425	662	323	1197	597	438	292	162	221	398	1511	97	186
Base: All GB workers currently contributing to any pension	1742	953	789	93	377	450	529	293	1149	593	402	334	160	205	379	1481	99	163
Strongly agree	4%	5%	2%	1%	4%	4%	2%	4%	4%	3%	3%	3%	2%	5%	5%	4%	5%	2%
Tend to agree	9%	13%	5%	14%	15%	10%	7%	5%	10%	8%	10%	6%	12%	10%	10%	9%	10%	8%
Tend to disagree	23%	22%	24%	20%	21%	27%	23%	21%	25%	19%	26%	23%	19%	26%	22%	24%	21%	21%
Strongly disagree	56%	53%	59%	45%	48%	48%	62%	68%	54%	59%	53%	62%	55%	51%	54%	55%	50%	63%
Don't know	8%	7%	10%	19%	12%	10%	6%	3%	7%	11%	7%	6%	13%	8%	9%	8%	15%	7%
Net: Agree	13%	17%	7%	15%	19%	15%	9%	9%	14%	11%	13%	9%	14%	15%	15%	13%	15%	10%
Net: Disagree	79%	75%	83%	65%	69%	75%	86%	89%	79%	78%	79%	85%	73%	77%	76%	79%	71%	84%

### **Pensions**

GB Sample: 2441 GB workers Fieldwork dates: 18th - 20th August 2015



Total				Go	vernment	Region	Working status											
Base	North No East W	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	South East	South West	England	Wales	Scotland	Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other

Currently, nearly all pension providers charge their customers to maintain/ manage their pension, up to a maximum level set by the Government.Thinking about this charge...

To what extent do you agree or disagree with each of the following statements? (Please select one option on each row)

- I think all pension providers should provide a cost comparison table so that I can compare my pensions fees to other providers

otilei providers																				
Unweighted base	1794	95	190	153	136	156	162	221	245	153	1511	97	186	1460	334	1794	-	-	-	-
Base: All GB workers currently contributing to any pension	1742	86	175	141	160	174	160	205	227	152	1481	99	163	1420	322	1742	-	-	-	-
Strongly agree	49%	52%	41%	47%	53%	51%	43%	56%	51%	48%	49%	37%	49%	49%	48%	49%	-	-	-	-
Tend to agree	39%	37%	45%	40%	36%	40%	43%	33%	37%	40%	39%	41%	38%	38%	41%	39%	-	-	-	-
Tend to disagree	3%	3%	7%	1%	6%	1%	3%	1%	4%	0%	3%	7%	5%	4%	2%	3%	-	-	-	-
Strongly disagree	1%	4%	2%	-	1%	1%	0%	0%	1%	3%	1%	-	-	1%	2%	1%	-	-	-	-
Don't know	8%	4%	6%	12%	5%	8%	11%	9%	8%	9%	8%	15%	8%	9%	8%	8%	-	-	-	-
Net: Agree	87%	89%	86%	87%	89%	91%	85%	89%	88%	88%	88%	78%	88%	87%	89%	87%	-	-	-	-
Net: Disagree	4%	7%	8%	1%	7%	1%	3%	2%	5%	4%	4%	7%	5%	4%	4%	4%	-	-	-	

Currently, nearly all pension providers charge their customers to maintain/ manage their pension, up to a maximum level set by the Government.Thinking about this charge...

To what extent do you agree or disagree with each of the following statements? (Please select one option on each row)

- Pension providers should be allowed to charge what they want to

Unweighted base		95	190	153	136	156	162	221	245	153	1511	97	186	1460	334	1794	-	-	-	-
Base: All GB workers currently contributing to any pension	1742	86	175	141	160	174	160	205	227	152	1481	99	163	1420	322	1742	-	-	-	-
Strongly agree	4%	2%	4%	2%	2%	3%	2%	5%	6%	4%	4%	5%	2%	4%	3%	4%	-	-	-	-
Tend to agree	9%	8%	13%	8%	7%	5%	12%	10%	13%	6%	9%	10%	8%	10%	5%	9%	-	-	-	-
Tend to disagree	23%	35%	23%	25%	20%	25%	19%	26%	21%	25%	24%	21%	21%	23%	23%	23%	-	-	-	-
Strongly disagree	56%	51%	53%	55%	65%	60%	55%	51%	53%	54%	55%	50%	63%	55%	60%	56%	-	-	-	-
Don't know	8%	4%	8%	9%	5%	7%	13%	8%	7%	12%	8%	15%	7%	8%	8%	8%	-	-	-	-
Net: Agree	13%	10%	17%	11%	10%	8%	14%	15%	19%	10%	13%	15%	10%	14%	8%	13%	-	-	-	-
Net: Disagree	79%	86%	76%	81%	86%	85%	73%	77%	74%	79%	79%	71%	84%	78%	83%	79%	-	-	-	-