



HOUSE OF COMMONS
LONDON SW1A 0AA

September 2018.

Dear Constituent,

A Response to the Pensions Dashboard Campaign

I firmly believe that creating a strong savings culture will help secure a better future for individuals across the UK. This means helping people plan and save effectively for their retirement.

This year it is expected that 10 million people will be newly saving or saving more as a result of Automatic Enrolment. This key reform is making saving into a pension a social norm once again. As more people become savers, I agree with you that it is important that people have access to as much information as possible to help them make informed decisions about their retirement.

This is why the Department for Work and Pensions (DWP) is establishing a Single Financial Guidance Body which will bring together the provision of free and impartial debt advice, money guidance and pensions guidance to deliver a more streamlined service to consumers. The 'Check your State Pension' service has also provided over 9 million estimates since 2016 to help people forecast their State Pension.

The work that the DWP has done in assessing feasibility for a pensions dashboard has made it clear that we should not underestimate the size of complexity of the challenge. An industry-led dashboard, facilitated by government, will harness the best of industry innovation. The government will continue to engage with industry on this model and will protect pension savers and personal information by legislating where necessary.

I am pleased the government are moving forward with the delivery of a pensions dashboard and will continue to follow this issue closely.

Yours sincerely,

A handwritten signature in blue ink that reads "Alister Jack".

Alister Jack DL MP
Dumfries and Galloway constituency.

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