



HOUSE OF COMMONS

LONDON SW1A 0AA

September 2018

Dear Constituent,

Thank you for contacting me about the Pensions Dashboard.

Over the last decade, government has worked closely with the pensions, financial services and consumer community to rebuild the UK's pension savings culture.

Through automatic enrolment, almost 10 million people are newly saving or saving more into a workplace pension scheme, with an estimated £20 billion extra pension saving by 2019/20. According to the latest statistics, the total membership of workplace pension schemes is now at a record high of 41.1 million in 2017, up nearly 50 per cent since 2012. Pension freedoms have given people much greater choice about when and how they use their pension savings.

I am glad that the Department for Work and Pensions (DWP) has a significant programme of work ahead to increase confidence in workplace pensions. This includes facilitating industry in delivering a Pensions Dashboard.

The Pensions Dashboard will offer people the opportunity to access their pension information in a clear and simple form, bringing together an individual's savings in a single place online. I believe that an industry-led dashboard will harness the best of industry innovation and the DWP will continue to engage with industry on this model. Government will also protect pension savers and personal information by legislating where necessary. This will build on the 'Check your State Pension' online service for the State Pension.

I am determined to ensure this culture of savings continues and I will be following this issue very closely.

Thank you again for taking the time to contact me.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'Chris'.

CHRIS HEATON-HARRIS MP
MEMBER OF PARLIAMENT FOR DAVENTRY