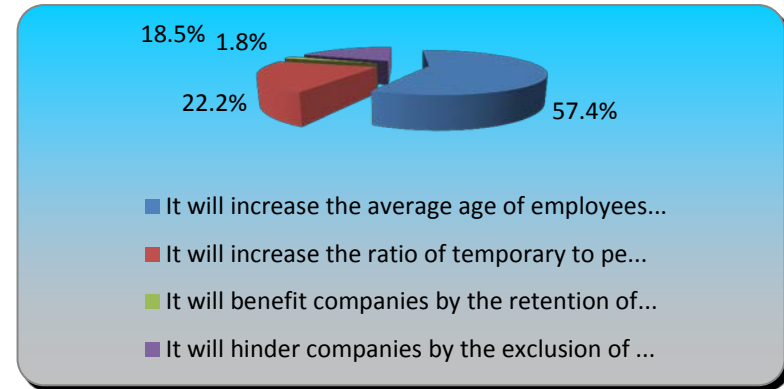


# SPC CONFERENCE 2011: POLLING RESULTS

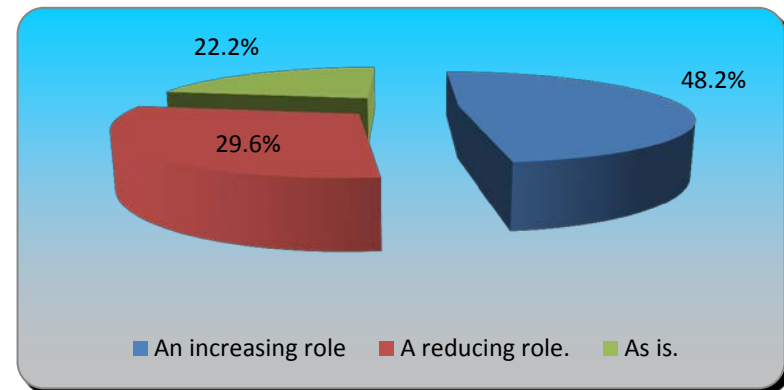
## 1) How will a "future without retirement " most change the workplace ? (multiple choice)

	Responses	
It will increase the average age of employees...	31	57.41%
It will increase the ratio of temporary to pe...	12	22.22%
It will benefit companies by the retention of...	1	1.85%
It will hinder companies by the exclusion of ...	10	18.52%
<b>Totals</b>	<b>54</b>	<b>100%</b>

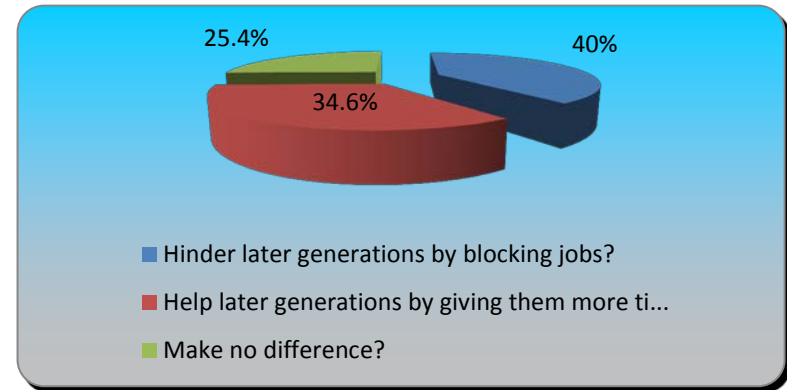


## 2) What role should the State play in a "future without retirement "? (multiple choice)

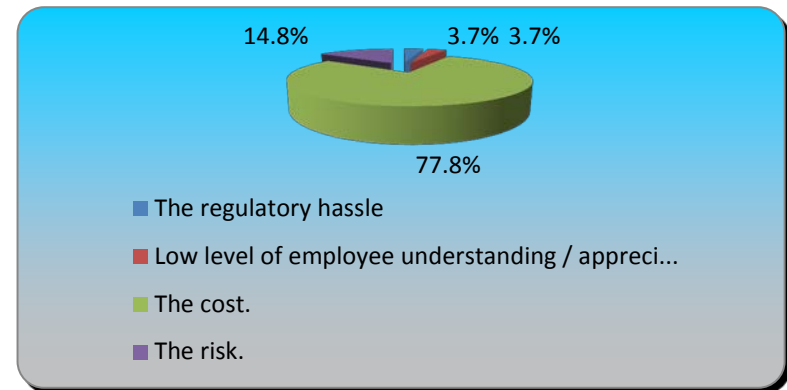
	Responses	
An increasing role	26	48.15%
A reducing role.	16	29.63%
As is.	12	22.22%
<b>Totals</b>	<b>54</b>	<b>100%</b>



<b>3) Will later retirement dates (multiple choice)</b>	<b>Responses</b>	
Hinder later generations by blocking jobs?	22	40%
Help later generations by giving them more ti...	19	34.55%
Make no difference?	14	25.45%
<b>Totals</b>	<b>55</b>	<b>100%</b>

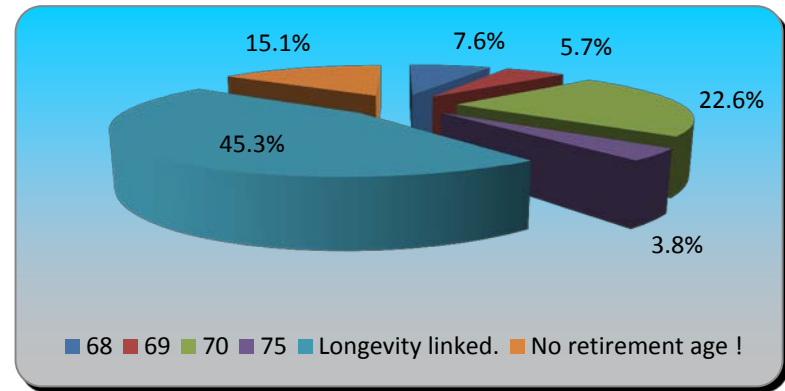


<b>4) What is the main barrier to employers` willingness to provide pensions ? (multiple choice)</b>	<b>Responses</b>	
The regulatory hassle	2	3.70%
Low level of employee understanding / appreci...	2	3.70%
The cost.	42	77.78%
The risk.	8	14.81%
<b>Totals</b>	<b>54</b>	<b>100%</b>



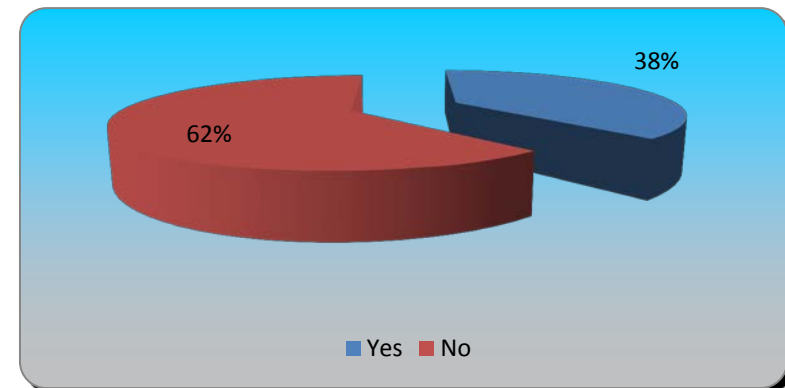
**5) What age should the State Pension Age be increased to in a "future without retirement" ? (multiple choice)**

	Responses	
68	4	7.55%
69	3	5.66%
70	12	22.64%
75	2	3.77%
Longevity linked.	24	45.28%
No retirement age !	8	15.09%
<b>Totals</b>	<b>53</b>	<b>100%</b>



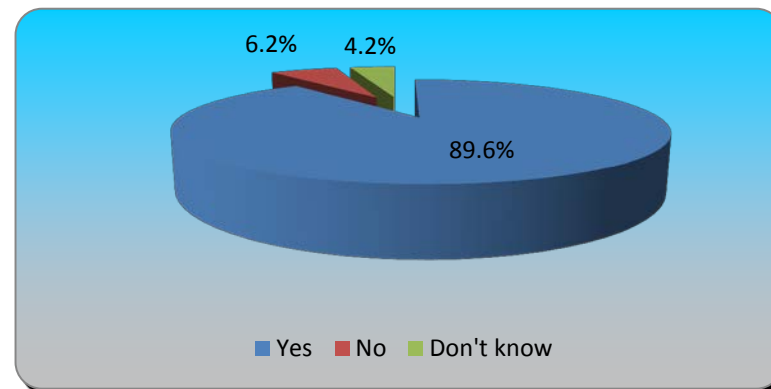
**6) Do you agree that the baby boomer generation has accumulated more than its fair share of the Nation's wealth and so should have its pensions expectations reduced? (multiple choice)**

	Responses	
Yes	19	38%
No	31	62%
<b>Totals</b>	<b>50</b>	<b>100%</b>



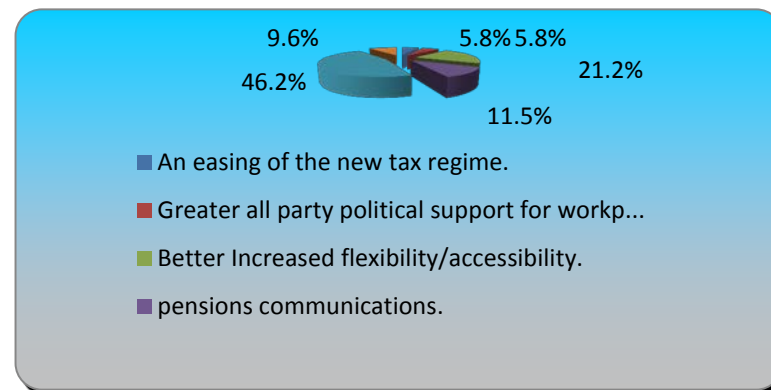
**7) Should public and private sector pensions be treated consistently ? (multiple choice)**

	Responses	
Yes	43	89.58%
No	3	6.25%
Don't know	2	4.17%
<b>Totals</b>	<b>48</b>	<b>100%</b>

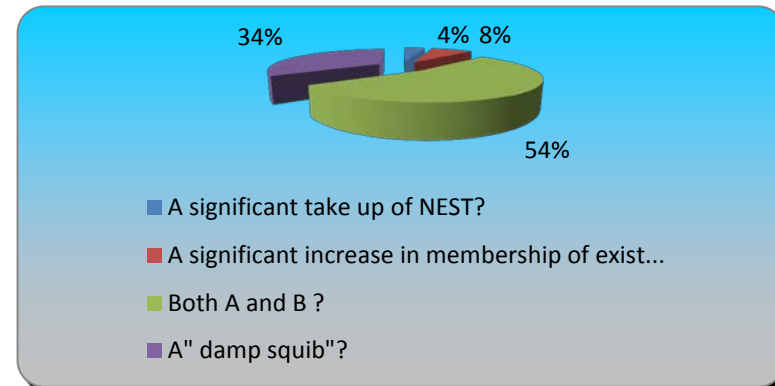


**8) Which of these is most likely to improve the pensions "brand"? (multiple choice)**

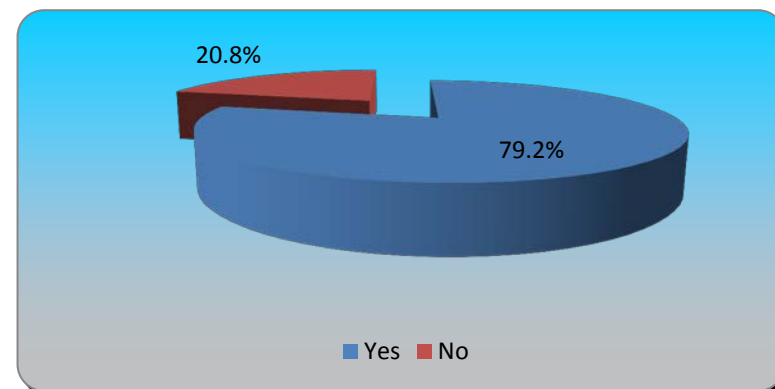
	Responses	
An easing of the new tax regime.	3	5.77%
Greater all party political support for workp...	3	5.77%
Better Increased flexibility/accessibility. pensions communications.	11	21.15%
Better pensions education.	6	11.54%
Increased use of behavioural science techniqu...	24	46.15%
<b>Totals</b>	<b>52</b>	<b>100%</b>



<b>9) Will Auto Enrolment result in ; (multiple choice)</b>	<b>Responses</b>	
A significant take up of NEST?	2	4%
A significant increase in membership of exist...	4	8%
Both A and B ?	27	54%
A" damp squib"?	17	34%
<b>Totals</b>	<b>50</b>	<b>100%</b>

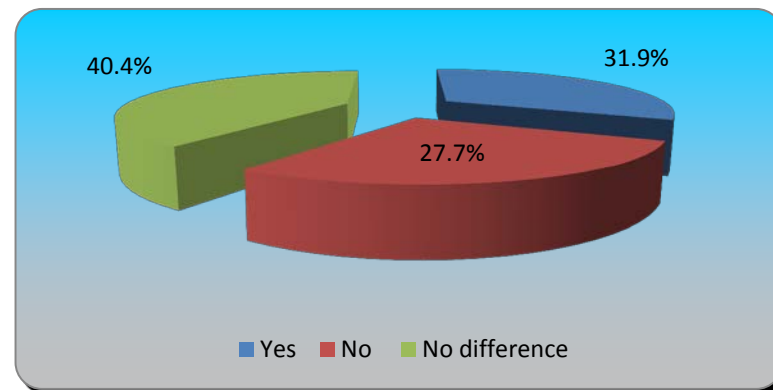


<b>10) From your knowledge /experience are employers generally still persuaded of the benefits of making good provision for their employees ? (multiple choice)</b>	<b>Responses</b>	
Yes	38	79.17%
No	10	20.83%
<b>Totals</b>	<b>48</b>	<b>100%</b>



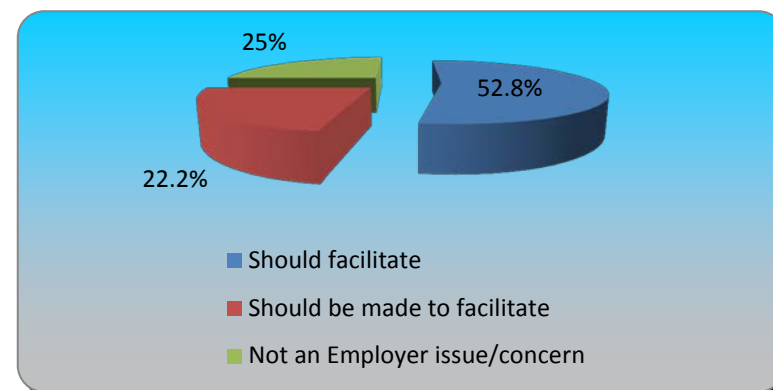
**11) Now that decision makers have started to have their tax reliefs restricted has this reduced their commitment to workplace pensions ? (multiple choice)**

	Responses	
Yes	15	31.91%
No	13	27.66%
No difference	19	40.43%
<b>Totals</b>	<b>47</b>	<b>100%</b>



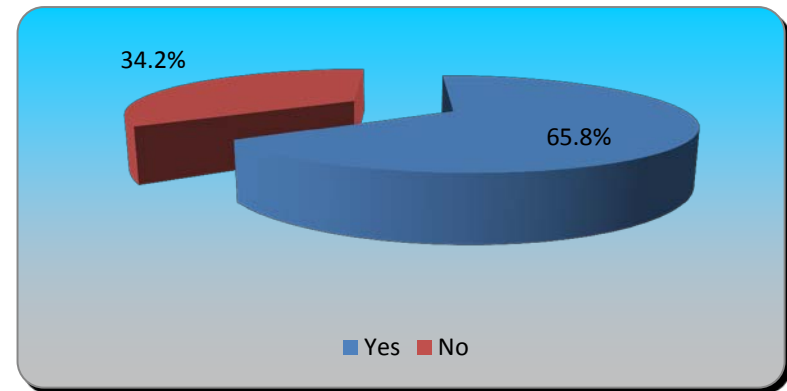
**12) Should Employers facilitate( or be made to facilitate) financial advice for employees concerning NEST/Company Scheme/Personal Pensions/Alternative Savings (multiple choice)**

	Responses	
Should facilitate	19	52.78%
Should be made to facilitate	8	22.22%
Not an Employer issue/concern	9	25%
<b>Totals</b>	<b>36</b>	<b>100%</b>



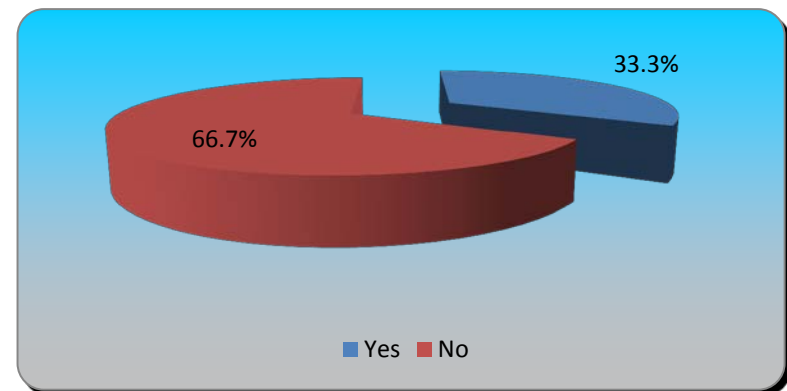
**13) Should joining the Company scheme be allowed to become compulsory (again) as a condition of employment (multiple choice)**

	Responses	
Yes	25	65.79%
No	13	34.21%
<b>Totals</b>	<b>38</b>	<b>100%</b>



**14) Do you feel that you understand the Government's plans to reinvigorate occupational pensions? (multiple choice)**

	Responses	
Yes	12	33.33%
No	24	66.67%
<b>Totals</b>	<b>36</b>	<b>100%</b>



15) If yes ,you understand the Government's plans, are you confident that they will work? (multiple choice)

	Responses	
Yes	3	7.89%
No	35	92.11%
<b>Totals</b>	<b>38</b>	<b>100%</b>

