

Annex A - List of those consulted

Addleshaw Booth and Co.
Aries Pensions and Insurance Systems
Association of British Insurers
Association of Consulting Actuaries
Association of Independent Financial Advisors
Association of Pensioner Trustees
Association of Pension Lawyers
Auditing Practices Board
British Chambers of Commerce
Cabinet Office (Regulatory Impact Unit)
Confederation of British Industry
Consumers Association
Engineering Employers Forum
Equal Opportunities Commission
European Pensions Management
Federation of Small Businesses
Financial Services Authority
Government Actuary's Department
HM Treasury (MOCOP)
Hymans Robertson Consultants & Actuaries
Industry Wide Pension Schemes Group
Inland Revenue (NICO NISPI)
Inland Revenue (Policy)
Inland Revenue (SPSS)
Institute and Faculty of Actuaries
Institute of Chartered Accountants
Institute of Chartered Accountants in Scotland
Institute of Directors
Investment and Life Assurance Group
Investment Managers' Association
Lane Clark & Peacock
Legal and General
National Association of Pension Funds
National Consumer Council
National Pensioners Convention
Norwich Union
Occupational Pensions Regulatory Authority
Office of Fair Trading
OPAS
Pensions Ombudsman
Policy and Legal Division DHSS Northern Ireland
Prudential
Punter Southall
Scottish Equitable
SIPP Provider Group
Small Business Service
Society of Pension Consultants

Standard Life
Technical Connection
The Association of Corporate Trustees
The Law Society
The Law Society of Scotland
The Pensions Management Institute
The Scottish Executive
The Welsh Assembly
Trades Union Congress