Annex 3: Informed Choice Initiatives

Figures in brackets refer to paragraph numbers in the main document **Status of initiative** Being delivered Development underway Policy under consideration	**Sub-groups within working-age population, that Informed Choice initiatives are targeting, shown against annual income, labour market status and pension saving**											
	Employed, earning over £10K, employer contribution available, no pension	Employed, earning over £10K, no employer contribution available, no pension	Self-employed, earning over £7.5K, no pension	Employed, earning over £10K, employer contribution available, some pension saving	Employed, earning over £10K, no employer contribution available, some pension saving	Self-employed, earning over £7.5K, some pension saving	Employed, earning under £10K, no pension	Employed, earning under £10K, some pension saving	Self-employed, earning under £7.5K, no pension	Self-employed, earning under £7.5K, some pension saving	Not active in the labour market	Unemployed
Making the most of pension provision – Chapter 2												
Simple, low-cost, risk-controlled savings products (2.4 and 2.15)												
Simplified tax regime (2.5)												
Flexible retirement (2.6)												
Age discrimination in employment legislation (2.6)												
Active decision making (2.11)												
Commitment to save more in the future (2.11)												
Automatic enrolment (2.11)												
Default contribution to a stakeholder pension for new employees (2.14)												
Raising awareness and education – Chapter 3												
National strategy for financial capability (3.2)												
Better information for people approaching retirement (3.3)												
Better information for people considering career breaks/part-time working (3.3)												
Financial education as part of active labour market programmes (3.4)												
Strengthen financial education for children and young people (3.5)												
Integrated retirement planning service (3.9)												
Integrated telephone helpline (3.9)												
Improved integrated marketing (3.9)												
New website (3.9)												
Jobcentres capture pension information on employers' vacancies (3.9)												
Employment agencies offer pension information on job vacancies (3.10)												
Guidance to employers on communicating pension scheme value (3.10)												
Guidance to employers on flexible approaches to retirement (3.10)												
Total benefit statements and pension information on pay statements (3.12 and 3.13)												
'Pensions information pack' for employers (3.15)												
Pilot workplace information and advice – no employer contribution (3.16 and 3.17)												
Require employer not contributing to offer information/advice (3.18)												
Review of Financial Services and Markets Act 2000 (3.18)												
Financial advice provided through the voluntary sector (3.19)												
Giving individuals the right information – Chapter 4												
Research effective pensions communications (4.3)												
Individual State Pension forecasts (4.6)												
'What if?' State Pension forecasts (4.7)												
Automatic State Pension forecasts (4.8)												
Statutory Money Purchase Illustrations – Defined Contribution schemes (4.10)												
Annual benefit statements – Defined Benefit schemes (4.10)												
Combined pension forecasts (4.11)												
Web-based retirement planner (4.15)												
Dedicated support service for self-employed people (4.19)												
Piloting measures to help people aged 50 and over back into work (4.20)												