

Article placed in Retirement Planner

New year's resolution

January 2011

It is not for me to set resolutions for the entire SIPP industry. Looking at this differently there are a few things that are on my wish list for 2011.

Recent figures released by HMRC highlighted a need for change as contributions by individual investors to Personal Pensions continued to fall.

2007-8	£5,600 billion
2008-9	£4,770 billion
2009-10	£3,970 billion

My wish list for 2011 includes a few of the basics that are necessary to get the trend identified above moving in a healthier direction.

1. A clear incentive system that everyone understands.
2. Simple rules around what you can contribute.
3. Clarity and flexibility on what you can do with your money when it is in the pension arrangement.
4. Flexibility and fairness on how you get your money back out in retirement or on death.
5. No further changes to the UK pension regime over the remaining period in power of this Government.

Consumers are being asked to consider the incentives and benefits of saving for the long term. They should be able to do that in the knowledge that those incentives and benefits will remain consistent over a reasonable time-frame. The Government has made a decent start on points 1 and 2, with additional work needed on my other points let's hope this continues.

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Please note this document is intended for trade and national press individuals.

Notes for Editors

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