

Technical Report

# Beyond the defaults

An illustration of two stylized human figures shaking hands. The figure on the left is a man with dark skin, wearing a dark blue long-sleeved shirt and dark trousers. The figure on the right is a woman with light skin, wearing a dark blue long-sleeved shirt and dark trousers, sitting on a large, light blue speech bubble. The background is a solid dark blue.

What role can language play in helping pension scheme members contribute the right amount for them?

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# Beyond the defaults

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## Technical report

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### Introduction

This technical report is a companion to the report, 'Beyond the defaults: What role can language play in helping pension scheme members contribute the right amount for them?' which details the results and learnings from research that seeks to understand what role language can play in helping pension scheme members contribute a suitable amount to their pension scheme.

The research questions addressed in this research are:

- **How do people understand pension contributions currently – what are the comprehension and awareness barriers to engagement and action with contributions?**
- **How can language and message framing around contributions be better used to help improve the success of interventions designed to help people to save the right amount for them in retirement?**

This technical report sets out in more detail the methodologies used for the research and is designed to be read in conjunction with the main findings paper.

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### Overview of methodology

We combined three different research methods in an iterative approach to address the research questions: expert interviews, qualitative research and quantitative research.

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### Expert interviews

We conducted interviews with eight experts from within the pensions industry, including scheme trustees, pension providers and advisors and benefits consultants. Question areas covered included:

- barriers to and drivers of engagement with pension saving
- views on more and less effective ways of talking about contribution levels including concepts, words and phrases and rules of thumb
- examples of approaches to member engagement that have worked well or less well
- desirable behavioural outcomes
- impacts of the Covid-19 pandemic on member attitudes and behaviours.

Following the expert interviews, we developed a set of different words, message frames and questions to take forward into research with workplace pension scheme members. We are grateful to these experts for sharing their knowledge and perspectives and giving their time so generously.

A topic guide used to structure the interviews can be found in Appendix A.

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### Qualitative research

The next stage was to explore how workplace pension scheme members would respond to the stimulus materials we'd developed, as well as evolving the language we used. In June 2020 we conducted qualitative research with both individuals and groups.

40 participants took part in the individual online pre-work sessions lasting around 15 minutes. 33 of these participants then went on to take part in one of four online discussion groups. Each discussion group lasted two hours and involved 6-9 participants.

The groups were split as follows:

- **Group 1:** all earning £18K-29K per year and age 22-39
- **Group 2:** all earning £30K-45K per year and age 22-39
- **Group 3:** all earning £18K-29K per year and age 40-54
- **Group 4:** all earning £30K-45K per year and age 40-54

The screener used to select research participants for the qualitative research can be found in Appendix B.

## The online pre-work

Participants were first shown different explanations of what contributions are and asked to highlight any words or phrases that they particularly liked or didn't like. They were then shown 14 different message frames, voiced by an actor. Message stimuli adhered to an overarching flow of Objective 1, Objective 2, and Objective 3, but were rotated within their respective sections during the pre-work period to ensure participants were exposed to the stimuli in various orders.

There was a slider tool directly below the film with a scale ranging from 0–100. They were asked to react to each film using their mouse to tell us whether they had a positive or negative response to each phrase they were hearing.

At each video the slider started at 50 which participants were told was neutral. If what they heard made them feel more positive, they were instructed to move the slider up toward 100. If what they heard made them feel less positive, they were asked to drag the slider down toward 0. They were asked to use the entire range of the slider and keep reacting second by second, every word, for the entire message. Between some films, participants were asked a multiple-choice question pertaining to language preferences. They were also shown examples of communications they might receive from their employer or pension provider and asked to rank them or give feedback on them.

Figure 1 – The slider tool

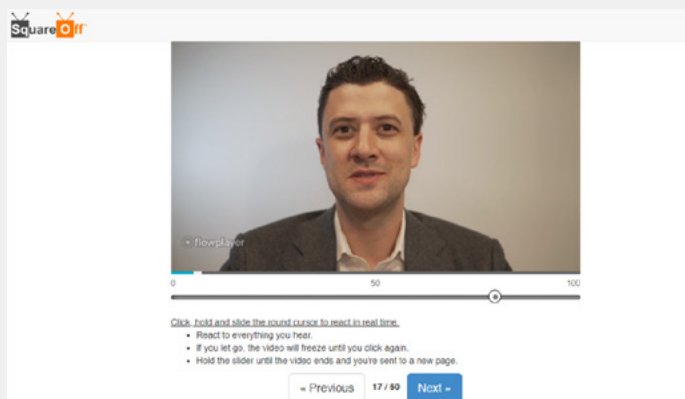
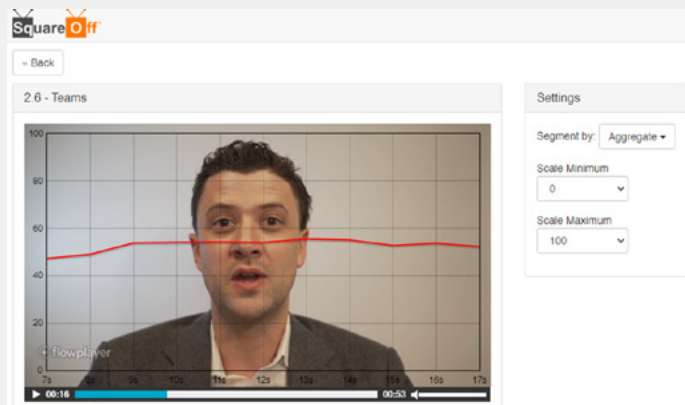
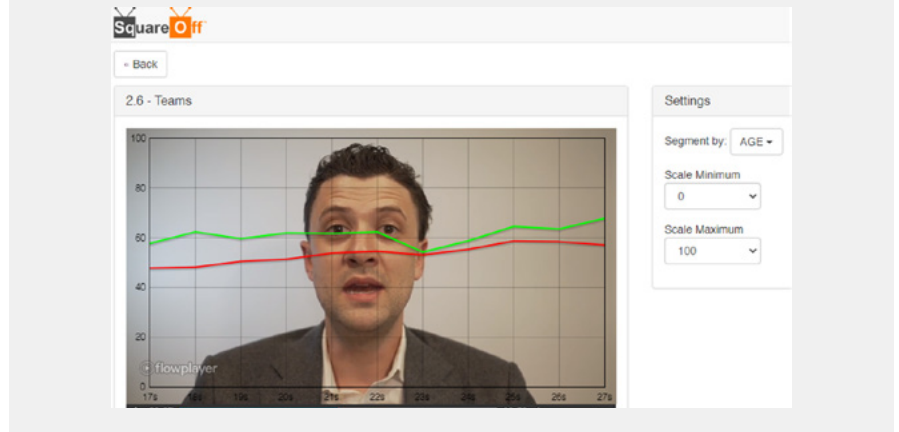


Figure 2 – The dial output showing aggregated results from all participants, accessible to research team only



**Figure 3 –The dial output showing aggregated results from all participants, accessible to research team only**



The message frames used in this research can be found in Appendix C, and Appendix D contains details of the pre-work task, including questions used to create audience segments.

## The discussion groups

Discussion groups were conducted remotely by video, as the country was at the time in full lockdown in response to the Covid-19 pandemic. One benefit of this approach was that it allowed participants from a broad spread of UK locations to take part. During the video call participants were asked at certain points in the discussion to give their individual feedback on questions via a chat function. Throughout the sessions, participants re-watched the messages they reacted to in the pre-work and discussed the messages as a group. At times, the participants were asked to give their individual feedback on questions via a chat function.

The discussions covered:

- Associations with pension schemes and contributions
- Attitudes and behaviours around contribution levels and pension saving
- A deeper discussion around the message frames looking at language to:
  - Define what contributions are
  - Engage members in how much they are currently contributing
  - Prompt them to question whether the minimum contribution levels set under auto enrolment are right for their circumstances
- A prioritisation of the messages and a chance for participants to suggest their own language to prompt someone to check how much they are saving into their pension

The full topic guide for the discussions can be found in Appendix E.

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## Quantitative research

Following the qualitative research we validated and quantified the learnings in a 20-minute online survey conducted with 1,507 participants in August and September 2020.

The participants were all:

- Living and working in the UK
- Covered by automatic enrolment and working for an employer offering a defined contribution pension scheme
- Aged 22-54
- With individual income between £10,000 and £59,999 per year

The sample breakout was as follows:

- 55% female; 44% male
- 45% aged 22-39; 55% aged 40-54
- 20% earning £10,000-19,999; 30% earning £20,000-29,999; 21% earning £30,000-39,999; 17% earning £40,000-49,999; 12% earning £50,000-59,999
- 83% employed full time; 14% employed part time; 3% furloughed under the government Job Retention Scheme

The questionnaire covered:

- Demographics and household financial context
- Workplace pension attitudes and behaviours
- Language preferences around contributions
- Awareness and understanding of key concepts including employer contributions, tax relief, ability to contribute more than the minimum contributions under auto enrolment
- Preferences for and trust in different channels and messengers
- Responses to different language and messages.

The full questionnaire can be found in Appendix F.

## Defining contributions

- How could pension contributions be explained to someone who had never heard of them before?
- What are scheme members' general understanding of what contributions are and how they're set? What are the key barriers?
- What are some examples of effective and less effective ways to explain contributions?

## Balance checking and determining contribution levels

- What are some of the key things to say to convince people who have never checked their pension balance before of why to check their balance today?
- What impact does pension balance checking have on people's lives? What kind of mental or emotional benefit does it provide?
- What is the best way to walk people through the decision of determining how much to contribute to their pension? What are the key questions to ask? What are the key considerations?
- It can be very difficult to determine how much to save now in order to have enough money later. Are there any rules of thumb or analogies for determining contributions levels that could help people's understanding?

## Increasing/making additional contributions

- What are the top reasons why people increase their contributions? What are the top reasons people *should* increase their contributions?
- Do those reasons differ according to scheme member demographics?
- What are your views about the effectiveness of fear based (e.g. loss aversion) versus positive framing when it comes to increasing contributions?
- What are your views about the effectiveness of focusing on what increasing contributions means for people's lives now vs focusing on what it could enable later?
- Auto-enrolment in the UK has been huge but has led to people being less likely to engage with pensions than before, had they actively opted in. How would you convince someone that adding on to the auto-enrol level is a good idea?
- How best to frame messages for younger generations to convince them that their future will differ from their parents' generation whose future turned out fine while not topping up their contributions?
- How best to frame the affordability issue – how might you make the case to someone that increasing their pension contributions may be more manageable than they think?

## Barriers for increasing contributions

- What are some scenarios where increasing pension contributions may not be appropriate?
- What kind of barriers have you seen get in the way of scheme members saving more? (e.g. structural barriers as well as behavioural or emotional barriers)
- If people make the right level of contributions for their own retirement, what's different? What does that do for them that wouldn't have been possible otherwise?

## Wrap-up

- How, if at all, have you seen Covid-19 impact scheme members' pension contributions? Has there been a need to adjust communications to scheme members in the context of the pandemic?
- Is there anything else that you think would be helpful for us to know as we create messages for this project?

# B

## Appendix B – Screener criteria used for the qualitative research

### 4 x 2-hour online listening sessions with pre-session assignment

Group 1	Group 2	Group 3	Group 4
£18K–29K per year	£30K–45K per year	£18–29K per year	£30K–45K per year
Age 22–39	Age 22–39	Age 40–54	Age 40–54

#### All participants:

- Roughly even mix of males and females
- Mix of ages 22-54
- Mix of education levels
- Does not work in marketing, communications, journalism, financial services, or pensions
- Must be employed full-time or part-time (max 2 per group who have been furloughed due to Covid-19)
- Range of employer sizes
- Must be a participant in a defined contribution pension scheme
- Individual income between £18,000 – £45,000 per year
- Must check their pension balance once per year or less
- Shared/sole decision maker on household finances
- Must be clear and articulate speakers and have all necessary technology to participate in research remotely

### Demographics

#### 1a. Which region in the UK do you live in?

[Recruit a rough mix; no hard quotas or minimums, okay to skew towards England]

- 1 England [Continue to 1B]
- 2 Scotland [Skip to 1C]
- 3 Wales [Skip to 1C]
- 4 Northern Ireland [Skip to 1C]

#### 1b. Which region in England do you live in?

[Recruit a rough mix; no hard quotas or minimums, okay to skew towards London]

- 1 South East
- 2 London
- 3 North West
- 4 East of England
- 5 West Midlands
- 6 South West
- 7 Yorkshire and the Humber
- 8 East Midlands
- 9 North East

#### 1c. Which of the options below best describes how you identify?

[Recruit roughly even mix of females and males]

- 1 Female
- 2 Male
- 3 Non-binary, non-conforming, transgender, or option not listed here
- 4 Prefer not to answer

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**2. What is your age?**

[Record exact age and sort by categories below]

- |   |                   |             |
|---|-------------------|-------------|
| 1 | Under 22          | [Terminate] |
| 2 | 22-34             |             |
| 3 | 35-44             |             |
| 4 | 45-54             |             |
| 5 | 55 or older       | [Terminate] |
| 6 | Prefer not to say | [Terminate] |
- 

**3. What is the highest level of education you have completed?**

[Recruit mix]

- |   |                                     |             |
|---|-------------------------------------|-------------|
| 1 | Secondary school to GSCE            |             |
| 2 | Secondary school to A level         |             |
| 3 | Some university or higher education |             |
| 4 | University graduate                 |             |
| 5 | Professional qualification          |             |
| 6 | Prefer not to answer/refuse         | [Terminate] |
- 

**4. Do you, have you, or does anyone in your immediate family or household work in any of the following industries? Please select all that apply.**

- |    |   |                           |
|----|---|---------------------------|
| 1  | Financial services                                | [Terminate]               |
| 2  | Energy/utilities                                  |                           |
| 3  | Journalism/media (radio, newspaper, internet, TV) | [Terminate]               |
| 4  | Technology or information technology              |                           |
| 5  | Healthcare/pharmaceutical                         |                           |
| 6  | Market research                                   | [Terminate]               |
| 7  | Education   |                           |
| 8  | Marketing/advertising/PR                          | [Terminate]               |
| 9  | Other   |                           |
| 10 | Don't know/refused                                | [Do not read] [Terminate] |
- 

**5. Which of the following best describes your current employment situation?**

- |   |  |             |
|---|--|-------------|
| 1 | Employed full-time (35+ hours/week)                                    |             |
| 2 | Employed part-time   |             |
| 3 | Furloughed as part of the government furlough scheme [MAX 2 PER GROUP] |             |
| 4 | Unemployed   | [Terminate] |
| 5 | Student  | [Terminate] |
| 6 | Homemaker  | [Terminate] |
| 7 | Retired  | [Terminate] |
| 8 | Don't know/refused   | [Terminate] |
- 

**6. Which of the following best describes your INDIVIDUAL annual income, before taxes?**

[Do not read options] [Note to recruiter: please ensure respondent reports individual income instead of household income]

- |   |                      |             |
|---|----------------------|-------------|
| 1 | Less than £18,000    | [Terminate] |
| 2 | £18,000 – £29,999    |             |
| 3 | £30,000 – £45,000    |             |
| 4 | £45,001 or more      | [Terminate] |
| 5 | Prefer not to answer | [Terminate] |



## Employer and pension schemes

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**7. To include participants from a broad range of industries, companies, and job functions, please tell us your job title, name of company, and industry?**

[Record exact title, name of company, and industry]

Job title: \_\_\_\_\_

Name of company: \_\_\_\_\_

Industry: \_\_\_\_\_

Notes for recruiter:

- Recruit a mix of titles, companies, and industries
  - If respondent provides vague answer, i.e. "Manager," probe to capture specific type of manager. If respondent provides acronyms, probe for long-form answers
  - Please terminate anyone working in retirement benefits or pensions for their company
  - If there are any questions, please pass along to maslansky + partners for review
- 

**8. Which of the following best describes your employer?**

- 1 My employer is in the private sector  
(for example, a business, a non-governmental agency, professional services, etc.)
  - 2 My employer is in the public sector  
(for example, civil service, military, police, infrastructure, health care, education, etc.)
- 

**9. How many employees does your company, organization, or institution currently have, including yourself?** [Record exact number/estimate: \_\_\_\_]

[Do not read options. Recruit mix]

- 1 1-10
  - 2 11-50
  - 3 51-100
  - 4 101-500
  - 5 501-5,000
  - 6 More than 5,000
- 

**10. Now, I want to ask you about two kinds of workplace pension schemes.**

First, in a **defined benefit scheme**, an employer pays a defined amount to employees who meet certain criteria. At retirement, you receive an amount based on your earnings and your length of membership in the scheme. One example of a defined benefit pension is a final salary scheme.

On other hand, in a **defined contribution scheme**, both you and your employer make contributions into the pension. *If your employer offers this type of scheme, you are automatically enrolled in it.* At retirement, you receive an amount based on how much money has been contributed, how long the money has been invested, and how the investments have performed over time.

To the best of your knowledge, does your employer offer a defined benefit scheme, a defined contribution scheme, or both? (READ)

- 1 Defined benefit scheme only [Terminate]
- 2 Defined contribution scheme only
- 3 Both
- 4 Neither [Terminate]
- 5 Don't know

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**11. The next question is specifically about your current employer’s defined contribution pension scheme. As a reminder, this is where you and your employer make contributions into the pension. If eligible, you would have been automatically enrolled into this scheme with the choice to opt out. At retirement, you receive an amount based on how much money has been contributed, how long the money has been invested, and how the investments have performed over time. Which best describes you?**

- 1 I am enrolled in this scheme
- 2 I am eligible for the scheme, but not enrolled [Terminate]
- 3 I opted out [Terminate]
- 4 I am not eligible [Terminate]
- 5 I don’t know [Terminate]

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**12. How often do you check your pension balance?**

- 6 Once a week [Terminate]
- 7 Once a month [Terminate]
- 8 Every few months [Terminate]
- 9 A few times a year [Terminate]
- 10 About once a year
- 11 Less than once a year [Recruit as many as possible]
- 12 I have never checked my pension balance [Recruit as many as possible]

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**13. In the past four months, has your HOUSEHOLD income...?**

[Recruit mix]

[Note to recruiter: please ensure respondent answers for household income and not just individual]

[If R1, refer respondent to uk money and pension service advice page on Covid-19 and personal finance, thank, and close]

- 1 Dropped by a lot [Terminate]
- 2 Dropped by a little
- 3 Stayed the same
- 4 Increased by any amount
- 5 Prefer not to answer [Terminate]

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**14. Which of the following best describes your role in the financial decisions made in your household?**

- 1 I make all or most of the financial decisions
- 2 I am actively involved in and share in most of the financial decisions
- 3 Someone else makes all or most of the financial decisions [Terminate]
- 4 Prefer not to answer [Terminate]

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**15. What sort of investor do you consider yourself to be?**

[R2 and R3 combined should not exceed 2 respondents per group, on a best-efforts basis]

- 1 I’m a cautious investor
- 2 I am comfortable taking some risk in order to try to get better returns
- 3 I will take significant risks to achieve high potential returns
- 4 I’m not sure

## Participation

16. **Now I'm going to read you a list of statements that may or may not describe you personally. Please rate how well each statement describes you on a scale of 1 to 10, where "10" means it describes you completely, and "1" means it does not describe you at all. First is...** [Must select at least 5 statements in shaded area]

#		Doesn't describe me at all					Describes me completely				
1	If asked to describe something I know about, I can usually do it in detail.	1	2	3	4	5	6	7	8	9	10
2	I'm uncomfortable talking with others, especially if I haven't met them before.	1	2	3	4	5	6	7	8	9	10
3	Others would describe me as having a strong sense of self.	1	2	3	4	5	6	7	8	9	10
4	I do not see myself as naturally creative.	1	2	3	4	5	6	7	8	9	10
5	I like to reflect about things in order to make new discoveries about myself.	1	2	3	4	5	6	7	8	9	10
6	I have trouble expressing my thoughts and feelings.	1	2	3	4	5	6	7	8	9	10
7	I consider myself very articulate.	1	2	3	4	5	6	7	8	9	10

17. **When was the last time you personally participated in a focus group or similar group discussion where you were compensated?**

- 1 Less than 6 months ago [Terminate]
- 2 6 – 12 months ago [Continue to 17A]
- 3 12 or more months ago
- 4 I have never been in a focus group
- 5 Don't know/refused [Do not read] [Terminate]

- 17A. **What was the topic of research?** [Record verbatim]

[Terminate if topic is related to the Financial Services industry]

18. **And finally, I'd like you to use your imagination and think about if you had to give a speech on anything in the world, what would it be and why?**

[Open end, record response, looking for people who are articulate, creative, descriptive, and confident]

19. **[QUESTIONS FOR RECRUITER TO FILL OUT]**

[Terminate if answer "no" on any of these statements, otherwise continue]

Respondent speaks clearly	Yes	No
Respondent answers questions clearly and completely	Yes	No
Respondent did NOT require extensive repetition of questions	Yes	No
Respondent did NOT exhibit a hearing impairment	Yes	No

## Technology screening questions

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**1. Do you have daily access to a computer with high-speed internet access? By computer, we mean a traditional laptop or desktop machine, NOT a tablet or mobile device. Select one.**

- Yes.
  - No [Thank and terminate]
- 

**2. On average, how often do you use the Internet? Select one.**

- I'm pretty much always online
  - More than once a day
  - Once a day
  - A few times a week
  - Once a week [Thank and terminate]
  - Less than once a week [Thank and terminate]
- 

**3A. This study will require you to watch videos with sound and rate the videos using your computer mouse. Do you have working speakers on your computer?**

- Yes
  - No [Thank and terminate]
- 

**4. Do you currently have a working webcam on your computer that you are comfortable recording yourself with?**

- Yes, I have a webcam
- No [Thank and terminate]



## Appendix C – Message frames used in the research

'Frames' are discrete messaging territories that were tested in the qualitative research. A diverse range of approaches to communicating were used, not all of which we knew at the outset would necessarily test well (because we learn just as much from what doesn't work as what does).

The frames are **not** meant to serve as ready-to-be-tested language. Instead, they help us isolate different ideas and tones and ensure we're capturing all the arguments we need to test. Each frame tested a specific hypothesis and explored a range of language and articulations.

In the research we focused on three objectives:

- 1 Defining contributions:** Articulating what they are and how they are determined
- 2 Engaging members:** Motivating members to check their balances, and understand and care about their schemes
- 3 Questioning automatic enrolment:** Motivating members to determine whether the minimum contribution level set through automatic enrolment is right for their unique goals and circumstances

### Objective 1: Defining Contributions

Tested in the pre-work and in group discussions  
Labels were not shown to participants

#### BUILDING BLOCKS

Contributions are small amounts you save from each pay cheque. They help you incrementally build toward your retirement over the years, serving as the foundation for your future.

#### DEFERRED SALARY

Contributions are bits of your salary you can choose to set aside for the future. You can take them back out at a later date when you're no longer working, working less, or have transitioned to doing the work you want to do.

#### ENHANCED SAVINGS

Contributions are a percentage of your earnings you have in your company's pension scheme. They can help you get more money from your savings, because they give you advantages like tax relief and extra money from your employer in the form of matched savings.

#### STANDARD DEFINITION

The minimum contribution set by the government that you and your employer collectively pay into your pension account is 8 per cent of your salary (the exact amounts can vary from employer to employer). The minimum employee contribution is 5 per cent, which equates to approximately 4 per cent of your take-home pay.

### Objective 2: Engaging members

Tested in the pre-work and in group discussions  
Labels were not shown to participants

#### DEMISTIFY – DO YOU KNOW THE FIRST STEP?

Today, more people than ever are enrolled in their workplace pension scheme. But being part of the scheme—and knowing how much you're saving through it—are two different things.

You might be surprised to learn how much money is automatically set aside for your pension each pay packet. We're reaching out to be sure you know how to check how much of your wage is transferred each month.

To check, you can take a look at your payslip, which lists how many pounds you're saving in each pay period. And if you have questions, and want friendly guidance without the jargon, our HR team can always help.

Cont...

## Objective 2: Engaging members

Tested in the pre-work and in group discussions  
Labels were not shown to participants

### EASY – TAKING THE NEXT STEP TOWARDS SAVING FOR RETIREMENT IS EASY

With everything going on today, pensions aren't always a top priority. Figuring out exactly how much is going in each pay period is easy to push off to another time. But with payday coming up, it might be easier than you think to find out more.

Knowing how much you're putting away is as straightforward as checking your pension account online. It can take as little as two minutes to find the two numbers you need: first, the pounds you're setting aside with tax relief each pay period; and second, the pounds we're chipping in on top of that as your employer. With such clear-cut information, it's never been simpler to check in on your saving strategy.

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### MOMENTUM – YOU'RE ALREADY ON YOUR WAY

Today is payday, and we have good news! You have savings waiting for you. While you've been working hard to take care of your daily expenses, you've also been saving for the future through your workplace pension scheme. If you earn £25,000 per year and are setting aside the minimum contribution, then about £62 is stashed away from your pay cheque each month to save for your retirement. Your employer pays in around £47 per month on top of that—with another £15 in tax relief—for a total of about £124 saved per month.

Curious to know how much you're saving in? Log in to your pension account today to see the savings that are waiting for you. You might be pleasantly surprised.

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### KNOW WHERE YOU STAND – CHECKING YOUR PROGRESS HELPS YOU DECIDE HOW TO MOVE FORWARD

Making the most of your pay packet means knowing how much money goes into your pocket, and how much gets tucked away for the future. The next time you receive your annual statement, have a look at how much you receive in the scheme each month.

A pension calculator can help you estimate how much money you'll have in retirement based on what you're receiving today—for example, saving £2,500 each year starting when you're 30 could mean an income of £15,686 a year in retirement when you factor in your state pension. Knowing this, you may decide to keep your contributions steady, or boost them. The first step to building the future you want is knowing where you stand.

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### FUTURE SELF – YOU'LL THANK YOURSELF FOR MANAGING YOUR RETIREMENT

Knowing how much you're saving through your pension is a stepping stone to creating the retirement you want. But with everything going on these days, checking in on your pension account can easily fall by the wayside.

That's why right now, you should consider setting a calendar reminder to check your pension balance on your birthday each year. Some advanced planning can help make it easier to get things done. And as you watch your money grow, you'll thank yourself for looking out for your best interests.

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### TEAM – THERE'S A TEAM WORKING TOWARDS YOUR RETIREMENT

When you join our organisation's pension, you're joining a team working together to set aside money for your future. To see the partnership in action, just take a look at your payslip.

Your role is to monitor how much money you're tucking away to ensure you're on track to meet your needs. The government's role is to support your saving by holding off on taxing any money you put in—meaning at least an additional 1% in your pocket. And our role is to increase how much you can save by pitching in an extra 3% on your behalf—free money that's all yours. Pound for pound, this is the best deal for your retirement savings.

So as you save for your future, you can rest assured you're not doing it alone.

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## Objective 3: Questioning minimum enrolment

Tested in the pre-work and in group discussions

Labels were not shown to participants

### STARTING LINE – MINIMUM CONTRIBUTIONS ARE THE STARTING LINE, NOT THE FINISHING LINE

When you started your job, you became a member of the company pension scheme. Everyone enrolled in the scheme starts out by saving 4% of their pay cheques, with our company and the government topping that up by another 4% through matched contributions and tax relief. Having this starting point makes it easier and faster to save for the future—which can help you get closer to the retirement you want.

But while the pension sets a starting line for savings, there are many different finishing lines. If you've been at the company for more than a year, it's a good idea to revisit how much of your wage you're setting aside.

That way, you can decide if the default level is the still level you want.

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### DON'T STAY ON THE BANDWAGON – PEOPLE WHO ACTIVELY ENGAGE WITH THEIR SAVINGS RATE OFTEN DO BETTER IN RETIREMENT

A record number of people have workplace pensions that help them save for retirement. That's good news. But many people stay with the minimum savings rate in those pensions. That's less good news—because this rate is required to get started, but not always recommended for the long haul.

It's best to make sure that how much you're saving is right for you. Sometimes the minimum savings rate makes sense. Other times, it can mean getting the minimum out of your retirement. Either way, people who get more involved in their pension scheme tend to enjoy their retirements more.

So don't follow the crowd. Secure the retirement you want by actively selecting the rate that's right for you.

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### PERSONALISE – THE WAY YOU SAVE SHOULD BE AS UNIQUE AS YOUR RETIREMENT

No two retirements are the same. That's why it's important to revisit how much you're saving through your pension, so you can create a personalised plan that fits with your vision of retirement.

You may decide that what matters most to you is collecting more savings in your pension each pay period. Or, if you're already putting in more than the minimum and feel on track, you may decide to take more income in your pay packet instead.

Whether you top up your savings, or scale back to get more money today, you know the contribution level that's best for you. No matter what you decide, customising your savings rate will help turn the default pension scheme into your personal pension scheme.

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### CHANGE – YOUR LIFE AND NEEDS ARE EVOLVING AND SO SHOULD YOUR RETIREMENT SCHEME

Your life isn't standing still—and neither should your pension contributions.

The right number of pounds to put in today might be different than how much you saved in the past. You could consider building a little more in the pot after your next pay rise. Or maybe you need a bit more cash on hand in the near term for expenses like moving or growing your family. You have the flexibility to adjust what you save or take home to make sure your pension scheme is keeping up with your lifestyle.

As life's twists and turns unfold, keep an eye on your pension scheme to make sure it's keeping up with the changes.

## Objective 3: Questioning minimum enrolment

Tested in the pre-work and in group discussions

Labels were not shown to participants

### IMPORTANT – SAVING FOR RETIREMENT MATTERS A LOT FOR YOUR FUTURE QUALITY OF LIFE

We've all heard the advice—contributing to your pension scheme is one of the most important things you can do during your working years.

But it can be hard to fully understand just how much of an impact that can have on our future quality of life. To ensure a comfortable retirement, the single best thing you can do is increase the amount you save through your pension each year—even if it's only by an extra £20 or £30 each month.

It all comes down to aligning what you do today with how you want to spend your tomorrow. Above all else, be sure you're saving the right amount, right now.

---

### PERSONAL RESPONSIBILITY – IT'S UP TO YOU TO DO THE RIGHT THING

When you started working as our employee, it was our responsibility to enrol you in the pension and ensure you started saving. But prioritising your pension is up to you.

The good news is that it can be simple to find extra savings if you review your budget. One way to save a few extra pounds is to make your morning coffee at home and pay the £2 you save per day into your pension—or to wait on the gym membership, new clothes, or haircut until next month. If you've already boosted your contributions past the minimum and feel confident you're on track, you may opt to keep more money in your pay packet. No matter the specifics, it's your personal responsibility to determine the best amount, set it up, and stick with it.

---

### RULE OF THUMB – HERE'S HOW TO DO IT

It's common to wonder how much money you'll need down the road—and what that means for your saving strategy now. With so many unknowns, rules of thumb can help us know what to expect and what to save.

One well-known approach is to top up the 8% you're already putting away through automatic enrolment to save 15% of your income each year. Another is to divide your age in half and tuck away that percentage each year. A new resource called the Retirement Living Standards also gives examples of the kind of lifestyle you can expect in retirement based on how much you can put away—from minimum, to moderate, to comfortable. For more guidance, our HR team is only a click or phone call away.

---

### PROGRESS – STARTING EARLY MATTERS MOST

It's often tempting to wait until you earn more in order to save more. But every step you can make towards saving now is worth taking, no matter how big or small.

Committing to give yourself just £2 more a day opens up doors later on. Thanks to compound interest, every pound you save into your pension today has the potential to grow even more than a pound you shift in next month or next year. And when you make an increase, our company may top up what you pay in, and the government will give you tax relief so more of your money goes to your future. That's why it's important to invest whatever you can, as soon as you can.

---



The images below depict the participant pre-work experience.

**Participants were welcomed to the survey.**

**Participants were then asked a series of questions to segment their dial responses by audience demographic.**

**SquareOff**

### Pension Interviews - June 2020

Which of the options below best describes how you identify?

Female  
 Male  
 Non-binary, non-conforming, transgender, or option not listed here

« Previous 8 / 50 Next »

**SquareOff**

### Pension Interviews - June 2020

How often do you review your workplace pension?

About once a year  
 Less than once a year  
 I have never checked my pension balance

« Previous 9 / 50 Next »

**Participants were shown the four Objective 1 message stimuli and asked to identify words or phrases that stood out either positively or negatively for each. An example of an Objective 1 message stimuli is below.**

**SquareOff**

### Pension Interviews - June 2020

*Contributions are small amounts you save from each pay cheque. They help you incrementally build toward your retirement over the years, serving as the foundation for your future.*

Which words or phrases above stand out to you? Please tell us if these words or phrases catch your attention because you like them or don't like them. You may include examples of both.

« Previous 12 / 50 Next »

**Participants were also asked multiple choice questions pertaining to message stimuli throughout the survey – such as this question asked as part of Objective 1 stimuli.**

**SquareOff**

### Pension Interviews - June 2020

What's the best name for money that goes into your employer's retirement scheme from your pay packet?

Select your top FOUR (4) choices.

Payments in  
 Savings  
 Investments  
 Contributions  
 Allocations  
 Deferred salary  
 Future income  
 Future security  
 Retirement salary  
 Pre-payments  
 Deposits

« Previous 15 / 50 Next »

Participants then began the Emotional Response portion of the survey using the slider tool to assess in-the-moment reactions to language within the stimuli. After completing a practice round, they were instructed to imagine that each message they heard came from the leader of the scheme. Participants reacted to Objective 2 stimuli and Objective 3 stimuli.

Participants reacted to Objective 2 stimuli and Objective 3 stimuli.

Between each statement, they were reminded to dial dynamically and use the full range of the slider tool.

Participants were reminded to dial dynamically and use the full range of the slider tool.

Participants answered the following questions between Objective 2 and Objective 3 message stimuli.

Participants answered the following questions between Objective 2 and Objective 3 message stimuli.

Participants answered the following questions between Objective 2 and Objective 3 message stimuli.



## Pension Interviews - June 2020

What is the best name for the money you MUST put into your pension pot?

Select your top THREE (3) choices.

- Basic contribution
- Entry-point contribution
- Starting line contribution
- Minimum contribution
- Essential contribution
- Core contribution
- Mandated contribution
- Required contribution
- Starting contribution

« Previous

40 / 50

Next »



## Pension Interviews - June 2020

Imagine that you decide to put MORE money into your pension pot today. What is the best name for the money you put in?

A/An \_\_\_\_\_

Select your top THREE (3) choices.

- top-up
- upgrade
- boost
- over-and-above contribution
- bonus contribution
- additional voluntary contribution
- voluntary contribution
- extra contribution
- opt-in contribution

« Previous

47 / 50

Next »



## Pension Interviews - June 2020

Which of these text messages would you be most likely to open if it came from your employer?

Select your top THREE (3) choices.

- Funding your retirement starts with these 3 steps
- How to send money through space and time to your future self
- 7 ways to take your savings to the next level
- How to get the most from your pension pot
- 5 ways to stash more into your pension scheme this pay period
- 10 top tips for taking control of your retirement
- How to give yourself an instant pay rise
- How to get more without working more

« Previous

50 / 50

Finish »

**Participants were thanked for their participation, and the survey concluded.**



## Pension Interviews - June 2020

Thank you for completing the survey!

« Previous

# Appendix E – Topic guide for group discussions

---

## Group introduction (5 minutes)

Guidelines. Thank you for joining us here today. A few things before we get started:

- We ask that, if possible, you put your phone on silent during the session so as to focus on the conversation.
- I'm interested in hearing what YOU personally think about these issues—not what you think other people think about them. That means two things: it's okay if everyone doesn't agree on things, and you must contribute.
- We have a lot of material to cover, so at times we won't be able to hear from everyone—but I will make sure that all of you have a chance to share throughout the discussion.
- I don't work for the industry we're discussing, so please don't worry about hurting my feelings—please be as positive or negative as you feel. You won't offend anyone—and in fact, it's good to be extreme.
- Today's session is going to include a mix of discussion and activities. At certain points, like we're doing now, we'll be having a conversation only. At other times, I'll show you things to watch or read on-screen and ask for your reactions.
- We would also like to record this session for our internal note-taking purposes.
- Finally, I'd like to remind you that you signed a non-disclosure agreement before the start of the session. Everything we discuss is confidential and cannot leave this session.
- Are there any questions before we get started?

---

## Opening discussion (10 minutes)

- [INTRODUCTIONS AND ICEBREAKER] Today we're going to talk a lot about planning for the future, so to start things off, let's go around and share our names—and the first place you're going to go once we're all free to move around again after Covid-19.
- You're going to see a blank box pop up on your screen, and I'll ask you to type into it. When I say "pension scheme," what are the first three words or phrases that come to mind? What did you type in? Why?
- During the session, we're going to talk about workplace pension schemes. These are pension schemes that your current employer offers that allow you to pay money in from your salary to an account set up in your name. You were likely automatically enrolled into your workplace pension, although in some circumstances you may have chosen to "opt in." We won't touch on other types of accounts.
- Next, when I say "pension contributions," what are the first three words or phrases that come to mind? Why?
- What questions do you have about pension contributions, if any?
- Regardless of whether you've checked this or not... what would be some reasons to check how much of your money is going into the pension? What would be some reasons NOT to check this?

---

## Introduction to the methodology (5 minutes)

- Transition to the session. We'll spend the rest of our time together looking at a few ways to talk about pension schemes. More specifically, we're going to talk about all the reasons that you might decide to check or change how much money is going into the scheme. I want to get your feedback on different ways to talk about these areas. We'll explore what works well and what doesn't from your perspective.
- Everyone who's participating in this session has already listened and responded to a series of videos that explore these areas. During our discussion, I'll bring a selection of them back up on our screens, so we can discuss them in more detail.
- For each one, I'll ask what you think of the ideas and the specific words and phrases it uses. I'll also ask for your feedback on how it can be improved. Throughout, I want to understand what language you like, what language you don't like, and why.
- All the videos we see are going to come from the same person, but please try to imagine he's having a new conversation with you each time. Also, please don't react to what he looks like, or his tone of voice—focus on the message, not the messenger.
- Again, I'm interested in hearing how you really feel—don't worry about hurting anyone's feelings or being "too negative."
- Throughout our session, we'll also gather your feedback through some on-screen exercises we'll ask you to complete.
- Messages (1 hour and 20 mins)

---

**Note:**

- Titles (in bold) will not be shown to participants.
- After each message, the moderator will lead a discussion to dig into what stood out to participants and why.
- We will rotate the order of messages from session to session to avoid order bias.

---

**Transition:**

We're going to start off by talking more about different ways to talk about the money you put into your pension scheme.

Note: These messages will not be recorded. Instead, we'll show participants the short descriptions of contributions below and ask them to rate how clear and compelling they are, select language they like and dislike, and tell us why that language stands out.

---

**Section 1: defining contributions**

Section objective: Find the most compelling, clear language to define contributions.  
[Stimulus used: see Section 1 in Appendix C ]

**Section 1 probes:**

- What they are: Small amounts from each pay cheque vs bits of your salary vs a percentage of your earnings vs (not in messages) a pre-set number of pounds.
- What you do with them: Save them vs set them aside vs have in vs (not in messages) pay in.
- Why they matter: Help you incrementally build toward your retirement vs you can take them back out at a later date vs they can help you get more money from your savings.
- Savings vs retirement savings vs long-term savings vs later life savings – when they say savings, what do you hear? What about retirement savings? Which phrase do you use in the context of your pension?

---

**Section 2: engaging members**

Section objective: Find the language that drives participants to check how much of their salary they're contributing.

Barriers that might be at play:

The mindset	Why it matters
I don't know how	We can't move forward if we don't know the steps involved
It takes effort	We seek out the path of least resistance
If I do check, I assume it'll be low	We try to avoid learning more when we think the news is bad
My pension isn't a priority right now	We prioritise today over tomorrow

[Stimulus used: see Section 2 in Appendix C]

---

### Section 3: questioning minimum enrolment

Section objective: Motivate members to determine whether the minimum contribution level set through automatic enrolment is right for their unique goals and circumstances.

Barriers that might be at play:

The mindset	Why it matters
The minimum contribution level was set by the government and my company	We tend to trust authority
Other people are sticking with the minimum contribution level	We often follow the crowd
The minimum contribution level is working for me now	We tend to maintain the status quo, and We think things will work out all right in the end
I'm not sure what my personal savings level should be	We prefer things that are certain
I can't save as much as I've been told I need to	We seek out perfection instead of being satisfied with progress

[Stimulus used: see Section 3 in Appendix C ]

---

#### Wrap-up (5 minutes)

- After hearing all these messages, which message made the most sense to you? Why?
- We've talked a lot about pensions and want to know how you would talk about it to others. In one sentence, how would you tell someone why they should check how much money is going into their pension?
- Which words did you choose to use? Which words didn't you use?
- What would be your one piece of advice to your employer as they communicate with you about your pension scheme?

---

#### Written exercises (15 minutes)

##### Exercise A

What's the best name for money that goes into your employer's retirement scheme from your pay packet?

Select your top THREE (3) choices.

- 1 \_\_\_\_\_ Payments in
- 2 \_\_\_\_\_ Savings
- 3 \_\_\_\_\_ Investments
- 4 \_\_\_\_\_ Contributions
- 5 \_\_\_\_\_ Allocations
- 6 \_\_\_\_\_ Deferred salary
- 7 \_\_\_\_\_ Future income
- 8 \_\_\_\_\_ Future security
- 9 \_\_\_\_\_ Retirement salary
- 10 \_\_\_\_\_ Pre-payments
- 11 \_\_\_\_\_ Deposits

---

**Exercise B**

Which of these best describes what you do with the money you save for retirement?

I \_\_\_\_\_ contributions in my pension scheme

Select your top FIVE (5) choices.

- 1 \_\_\_\_\_ make
- 2 \_\_\_\_\_ invest
- 3 \_\_\_\_\_ save
- 4 \_\_\_\_\_ pay
- 5 \_\_\_\_\_ put
- 6 \_\_\_\_\_ put away
- 7 \_\_\_\_\_ allocate
- 8 \_\_\_\_\_ tuck away
- 9 \_\_\_\_\_ set aside
- 10 \_\_\_\_\_ collect
- 11 \_\_\_\_\_ have
- 12 \_\_\_\_\_ keep back
- 13 \_\_\_\_\_ reserve
- 14 \_\_\_\_\_ deposit

---

**Exercise C**

Which of these is the best reason to check how much you're contributing?

Select your top THREE (3) choices.

- 1 \_\_\_\_\_ It's important to know where I stand so I can plan for the future
- 2 \_\_\_\_\_ I may be saving more than I realise
- 3 \_\_\_\_\_ I don't trust others to make the right choice for me
- 4 \_\_\_\_\_ It's easy to check how much I'm saving
- 5 \_\_\_\_\_ It's important to me to know where my money is going each pay period
- 6 \_\_\_\_\_ I'll be doing myself a favour by checking today
- 7 \_\_\_\_\_ I may decide I can afford to save more
- 8 \_\_\_\_\_ My employer enrolled me, but it's my responsibility to know much I'm putting in
- 9 \_\_\_\_\_ I want to know if I'm saving the right amount to have the retirement I picture

---

**Exercise D**

Which of these is the best reason to contribute more to your pension?

Select your top THREE (3) choices.

- 1 \_\_\_\_\_ It's important to the lifestyle I'll have in later years
- 2 \_\_\_\_\_ I can always adjust my contributions down
- 3 \_\_\_\_\_ Increasing my contributions now will give me room to decrease them later if I want or need to
- 4 \_\_\_\_\_ I want my pension contributions to reflect what's best for my unique situation
- 5 \_\_\_\_\_ Anything I do today adds up for tomorrow
- 6 \_\_\_\_\_ It's up to me to ensure I have a financially secure retirement
- 7 \_\_\_\_\_ It's the right thing to do for my family's wellbeing
- 8 \_\_\_\_\_ The longer my money is in my pension, the more time it has to grow



---

**Exercise E1**

When would you be MOST willing to revisit how much you're contributing to the pension scheme?

The next time I...

Select your top TWO (2) choices.

- 1 \_\_\_\_\_ celebrate my birthday
- 2 \_\_\_\_\_ celebrate a milestone birthday, like 40, 50, or 60
- 3 \_\_\_\_\_ celebrate the New Year
- 4 \_\_\_\_\_ celebrate the holidays
- 5 \_\_\_\_\_ get paid
- 6 \_\_\_\_\_ receive a tax rebate or unexpected payment
- 7 \_\_\_\_\_ receive a pay rise

---

**Exercise E2**

When would you be MOST willing to revisit how much you're contributing to the pension scheme?

The next time I...

Select your top TWO (2) choices.

- 1 \_\_\_\_\_ receive a bonus
- 2 \_\_\_\_\_ receive my annual pension statement
- 3 \_\_\_\_\_ review my budget
- 4 \_\_\_\_\_ log into my pension account online
- 5 \_\_\_\_\_ move houses
- 6 \_\_\_\_\_ start a new job
- 7 \_\_\_\_\_ pay off my credit card or other debt

---

**Exercise F**

Imagine that you decide to put more money into your pension pot today.

What is the best name for the money you put in?

A/An \_\_\_\_\_

Select your top THREE (3) choices.

- 1 \_\_\_\_\_ top-up
- 2 \_\_\_\_\_ upgrade
- 3 \_\_\_\_\_ boost
- 4 \_\_\_\_\_ over-and-above contribution
- 5 \_\_\_\_\_ bonus contribution
- 6 \_\_\_\_\_ additional voluntary contribution
- 7 \_\_\_\_\_ voluntary contribution
- 8 \_\_\_\_\_ extra contribution
- 9 \_\_\_\_\_ opt-in contribution

---

**Exercise G**

What is the best name for the money you must put into your pension pot?

Select your top THREE (3) choices.

- 1 \_\_\_\_\_ Basic contribution
- 2 \_\_\_\_\_ Entry-point contribution
- 3 \_\_\_\_\_ Starting line contribution
- 4 \_\_\_\_\_ Minimum contribution
- 5 \_\_\_\_\_ Essential contribution
- 6 \_\_\_\_\_ Core contribution
- 7 \_\_\_\_\_ Mandated contribution
- 8 \_\_\_\_\_ Required contribution
- 9 \_\_\_\_\_ Starting contribution

---

**Exercise H1-6**

Which of the following email subject lines would you be more likely to open if it came from your employer?

Select ONE (1) for each group.

- 1 \_\_\_\_\_ IMPORTANT: Pension information enclosed
- 2 \_\_\_\_\_ Confirm your new contribution rate
  
- 1 \_\_\_\_\_ Will you make an additional contribution?
- 2 \_\_\_\_\_ How much will you save from your next pay cheque?
  
- 1 \_\_\_\_\_ Are you missing out on free money?
- 2 \_\_\_\_\_ Are you taking full advantage of what your [EMPLOYER NAME] pension has to offer?
  
- 1 \_\_\_\_\_ [EMPLOYER NAME] has set aside £750 for your future
- 2 \_\_\_\_\_ You've set aside £750 for your future
  
- 1 \_\_\_\_\_ Split your next pay rise with yourself: will you boost your savings by £5 a week in July?
- 2 \_\_\_\_\_ Increase your gift to yourself: will you boost your savings by £5 a week in July?
  
- 1 \_\_\_\_\_ Your match is waiting on you!
- 2 \_\_\_\_\_ Your peers are getting the full match—are you?

---

**Exercise I**

Which of these postcards would you be most likely to read if it came from your employer?

Select your top TWO (2) choices.

- 1 \_\_\_\_\_ See how much you've already saved!
- 2 \_\_\_\_\_ Curious about the income you'll receive when you're 70?
- 3 \_\_\_\_\_ Your monthly contributions have been matched!
- 4 \_\_\_\_\_ Check out how much you've saved so far
- 5 \_\_\_\_\_ How much is in your pension pot? Look inside to find out!
- 6 \_\_\_\_\_ Curious which companies your money is invested in?

---

**Exercise J**

Which of these text messages would you be most likely to open if it came from your employer?

Select your top THREE (3) choices.

- 1 \_\_\_\_\_ Funding your retirement starts with these 3 steps
- 2 \_\_\_\_\_ How to send money through space and time to your future self
- 3 \_\_\_\_\_ 7 ways to take your savings to the next level
- 4 \_\_\_\_\_ How to get the most from your pension pot
- 5 \_\_\_\_\_ 5 ways to stash more into your pension scheme this pay period
- 6 \_\_\_\_\_ 10 top tips for taking control of your retirement
- 7 \_\_\_\_\_ How to give yourself an instant pay rise
- 8 \_\_\_\_\_ How to get more without working more

# Appendix F – Questionnaire for quantitative research

## 1. Participation agreement

Welcome! Thank you for participating in this 20-minute survey. We're going to ask you a few questions about you and your general opinions, then ask for your reactions to a few more specific ideas. Please be as open and honest as possible. Your answers will be kept completely anonymous. This survey is confidential. By clicking "yes" below, you agree that you will not share, reproduce, print, download, or disclose any information in or about this survey or its contents to anyone at any time in any format.

Select one.

- 1 Yes
- 2 No

## 2. Gender

Which of these best describes how you identify? Select one.

- 1 Female [Minimum n= 660]
- 2 Male [Minimum n= 660]
- 3 Prefer to self-describe

## 3. Gender

[Display only if Q2 R3; type in free response]

Please tell us how you prefer to self-describe.

Type your answer into the box below: \_\_\_\_\_

## 4. Age

What is your age?

Type it in below.

[22 years – 39 years, minimum n= 690]

[40 years – 54 years, minimum n= 690]

## 5. Country

Which country in the UK do you live in?

Select one.

- 1 England [Minimum n=900]
- 2 Northern Ireland [Minimum n=105]
- 3 Scotland [Minimum n=105]
- 4 Wales [Minimum n=105]
- 5 None of these [Terminate]

## 6. Industry

**Do you, have you, or does anyone in your immediate family or household work in any of the following industries?**

**Select all that apply.**

- 1 Administrative
- 2 Accommodation
- 3 Agricultural (e.g. farming, forestry, fishing)
- 4 Arts, creative and entertainment
- 5 Automotive
- 6 Banking, insurance, investments (personal or commercial)
- 7 Human resources, personnel development, compensation and benefits, etc.  
[Terminate]
- 8 Construction (including architecture/design)
- 9 Food/drink products
- 10 Hair and beauty
- 11 IT services/communications/telecoms

- 12 Manufacturing
- 13 Marketing services (e.g. advertising; marketing; PR; market research; media)
- 14 Medical/health/fitness-related
- 15 Professional services (accountancy; legal; etc.)
- 16 Property (including maintenance and cleaning)
- 17 Public/civil service
- 18 Retail
- 19 Scientific activities
- 20 Social work and care
- 21 Teaching/tutoring/education-related
- 22 Tourism/leisure related
- 23 Trades (building; plumbing; electrician; etc.)
- 24 Transportation
- 25 Other

---

### 7. Employment status

Which of the following best describes your current employment situation?  
Select one.

- 1 Employed full-time (35+ hours per week, including via an agency) [Minimum n=750]
- 2 Employed part-time (including via an agency) [Minimum n=225]
- 3 Furloughed as part of the government furlough scheme
- 4 Self-employed [Terminate]
- 5 I find my work using apps / websites / online platforms [Terminate]
- 6 Unemployed [Terminate]
- 7 Student [Terminate]
- 8 Looking after home / children / full time carer [Terminate]
- 9 Retired [Terminate]

---

### 8. Income

Which of the following best describes your INDIVIDUAL annual income, before taxes?  
Select one.

- 1 £5,000 or less [Terminate]
- 2 £5,000 – £9,999 [Terminate]
- 3 £10,000 – £19,999 [Minimum, n=270]
- 4 £20,000 – £29,999 [Minimum, n=270]
- 5 £30,000 – £39,000 [Minimum, n=270]
- 6 £40,000 – £49,999 [Minimum, n=270]
- 7 £50,000 – £59,999 [Minimum, n=270]
- 8 £60,000 – £69,999 [Terminate]
- 9 £70,000 or higher [Terminate]

---

### 9. Income status: Covid-19

In the past 6 months, has your household income...?  
Select one.

[Minimum R3+ R4 +R5, n= 1200]

- 1 Dropped by a lot
- 2 Dropped by a little
- 3 Stayed the same
- 4 Increased by a little
- 5 Increased by a lot

---

**10. Financial decision-maker**

Which of the following best describes your role in the financial decisions made in your household?

Select one.

- 1 I make all or most of the financial decisions
  - 2 I am actively involved in and share in most of the financial decisions
  - 3 Someone else makes all or most of the financial decisions
- 

**11. Offered a DC scheme**

Now I want to ask you about two kinds of workplace pension schemes.

In a defined benefit scheme, an employer pays a defined amount to employees who meet certain criteria. At retirement, you receive an amount based on your earnings and your length of membership in the scheme. One example of a defined benefit scheme is a final salary scheme.

On the other hand, in a defined contribution scheme, both you and your employer make contributions into the pension. If your employer offers this type of scheme, you may have been automatically enrolled in it by your employer. At retirement, you receive an amount based on how much money has been contributed, how long the money has been invested, and how the investments have performed over time.

To the best of your knowledge, does your current employer offer you a defined benefit pension scheme, a defined contribution pension scheme, or both?

Select the option that best applies to you.

- 1 Defined benefit pension scheme only [Terminate]
  - 2 Defined contribution pension scheme only
  - 3 Both
  - 4 Neither [Terminate]
  - 5 I don't know [Terminate]
- 

**12. Enrolled in a DC scheme**

The next question is specifically about your current employer's defined contribution scheme. As a reminder, this is when you and your employer make contributions into the pension. If eligible, you may have been automatically enrolled into this scheme with the choice to opt out, or you may have chosen to opt in. At retirement, you receive an amount based on how much money has been contributed, how long the money has been invested, and how the investments have performed over time.

Which best describes you?

Select one.

- 1 I am enrolled in the scheme, meaning I and/or my employer make contributions to the pension.
  - 2 I am eligible for the scheme, but not enrolled. [Terminate]
  - 3 I opted out of the scheme. [Terminate]
  - 4 I am not eligible for the scheme. [Terminate]
  - 5 I don't know.
- 

**13. How often they check their balance**

How often do you check your pension balance?

[Min R1+R2, n=225]

[Min R3+R4+R5+R6, n=1050]

Select one.

- 1 Once a week
- 2 Once a month
- 3 Every few months
- 4 Once a year
- 5 Less than once a year
- 6 I have never checked my pension balance

---

**14. Transition to the survey**

[Message to respondents]

PLEASE READ THE FOLLOWING BEFORE YOU CONTINUE: The rest of the questions ask you about your workplace pension scheme, to help us understand your preferences and your knowledge of it. There are no right or wrong answers—we're interested to understand your individual views.

---

**15. Opinion of pension**

Based on what you know about your current workplace pension, would you say your opinion of it is...

Select one.

- 1 Very favourable
  - 2 Somewhat favourable
  - 3 Somewhat unfavourable
  - 4 Very unfavourable
- 

**16. Reason for unfavourable opinion**

[Display only if Q15 R3, R4]

What is the most important reason you have an unfavourable opinion?

Select one.

- 1 It's too complicated
  - 2 It's too basic
  - 3 It's not a high priority
  - 4 It's not right for me
  - 5 Other
- 

**17. Reason for unfavourable opinion**

[Display only if Q16 R5; type in free response]

Please tell us the most important reason you have an unfavourable opinion of your current workplace pension.

Type it into the box below: \_\_\_\_\_.

---

**18. Best thing about the pension**

[Type in free response]

What do you like most, if anything, about your current workplace pension? Be as specific as possible.

Type it into the box below: \_\_\_\_\_.

---

**19. Best format for communication**

How do you prefer to receive information about your workplace pension?

Select one.

- 1 By email
  - 2 In the post
  - 3 In a meeting at my workplace
  - 4 By phone call
  - 5 In my pension account online
- 

**20. Ex A – Best noun for contributions**

What's the best name for money that goes into your workplace pension from your pay packet?

Select one.

- 1 Contributions
- 2 Retirement salary
- 3 Investments
- 4 Savings

---

**21. Ex B – Best verb for contributions**

Which best describes what you do with the money you save for retirement?

I \_\_\_\_\_ £50 a month into my workplace pension scheme.

Select your top TWO (2).

- 1 invest
- 2 save
- 3 put away
- 4 pay in
- 5 contribute

---

**22. Contributions: portion vs percentage**

Which best completes the following sentence?

Contributions are a \_\_\_\_\_ my overall salary.

Select one.

- 1 portion of
- 2 percentage of
- 3 part of
- 4 deduction from

---

**23. Reminder not to guess**

[Message to respondents]

With the next few questions, we are trying to find out what people already know about workplace pension schemes. We plan to use these answers to design information campaigns to help people. So, it is important for you to tell us if you DON'T know about a topic that is asked about (actually, we expect that there are some topics most people might not be aware of). When that is the case, we prefer that you don't guess the answers—please just say that you don't know.

---

**24. Awareness of employer + gov support**

Are you the only one who puts money into your pension, or are there other parties who also put money into your pension?

Select one.

- 1 Only me
- 2 Other parties also put money in my pension
- 3 Don't know for sure

---

**25. Who they think supports their savings**

Who pays money in or otherwise financially supports your saving through the pension?

Select all that apply.

- 1 Me
- 2 My employer
- 3 The government
- 4 Other
- 5 None of these

[Anchor; exclusive]

---

**26. Who they think supports their savings**

[Display only if Q25 R4; type in free response]

Please tell us who pays money in or otherwise financially supports your saving through the pension.

Type your answer into the box below: \_\_\_\_\_.

---

**27. Awareness of changing contribution levels**

Can change how much you pay into your workplace pension, or are you required to stay at the same amount?

Select one.

- 1 I can change how much I pay in
- 2 I'm required to stay at the same amount
- 3 Don't know for sure

---

**28. True/False Matrix: Examples of support**

Please read each statement and indicate whether it's true, false, or you don't know for sure.

Select one option per row.

	True	False	Don't know for sure
My employer is legally required to offer me a pension scheme.			
My employer will match some or all of the money I pay into the pension scheme.			
To enrol in the pension scheme, I need to opt in with my employer.			
The government taxes any money I put into the pension scheme.			

---

**29. Who they feel supported by**

Which best describes you?

When it comes to my pension, I feel...

Select every option that applies.

- 1 I have some support from my employer
- 2 I have some support from the government
- 3 I have some support from the pension provider
- 4 I am mostly on my own

---

**30. Who should send the updates**

If you received a notice about your pension from each of the sources below, which would you be most likely to read?

Select one.

The one from...

- 1 My manager at work
- 2 My employer's HR department
- 3 My pension provider
- 4 The government

---

**31. Who they trust for updates**

Who do you trust most to give you up-to-date and accurate information about your workplace pension?

Select one.

- 1 My employer
- 2 My pension provider
- 3 The government
- 4 Other

---

**32. Who they trust for updates**

[Display only if Q31 R4; type in free response]

Please tell us who you trust most to give you up-to-date and accurate information about your workplace pension.

Type your answer into the box below: \_\_\_\_\_.

---

**33. Who they trust for updates**

Who do you trust most to give you up-to-date and accurate information about your workplace pension within your organisation?

Select one.

- 1 My peers
- 2 My manager
- 3 An HR representative
- 4 The leader of the company



---

**34. Attention check**

Recent research on decision-making shows that choices are affected by context. Specifically, we are interested in whether you actually take the time to read each question. To show that you are paying attention, please tick only the “none of the above” option as your answer.  
Select one.

- |   |                   |             |
|---|-------------------|-------------|
| 1 | Minimums          | [Terminate] |
| 2 | Contributions     | [Terminate] |
| 3 | Funds             | [Terminate] |
| 4 | Incentives        | [Terminate] |
| 5 | Savings           | [Terminate] |
| 6 | Investments       | [Terminate] |
| 7 | Income            | [Terminate] |
| 8 | None of the above |             |

---

**35. When they check their contribution level**

When was the last time you checked how much you contribute to your workplace pension?  
Select one.

- 1 Within the last 3 months
- 2 3–6 months ago
- 3 6–12 months ago
- 4 1–5 years ago
- 5 Over 5 years ago
- 6 I’ve never checked how much I contribute to my pension

---

**36. Section 2 – CHECKING contributions**

[Messages displayed in 7 different, randomized sets of 3 in a maxdiff analysis]

Below are different messages you might receive from your employer or pension provider.

For each set of messages, put a thumbs up (or swipe right) next to the message that’d make you MOST likely to check how much money you’re contributing to your pension. Put a thumbs down (or swipe left) next to the one that’d make you LEAST likely to check how much money you’re contributing to your pension. You will leave one blank in every set.

- 1 Do you know how to check how much of your pay is transferred to your pension each month?
- 2 Seeing how much you’re putting away into your pension might be easier than you think.
- 3 Curious to know how much you’re saving into your pension? You might be pleasantly surprised.
- 4 The first step to building the retirement you want is seeing how much you’re saving into your pension today.
- 5 You’ll thank yourself for checking your pension savings rate as you watch your money grow.
- 6 You’re not doing it alone—see how much your employer has paid into your pension scheme.
- 7 Check how much you’re projected to have in retirement based on your current pension savings rate.

---

**37. Were they told to check contribution level?**

Has anyone ever told you to check how much you’re contributing to your workplace pension?  
Select one.

- 1 Yes
- 2 No
- 3 Don’t know for sure

---

**38. Who told them to check?**

Who has told you to check how much you're contributing to your workplace pension?  
Select all that apply.

- 1 My employer
  - 2 My pension provider
  - 3 The government
  - 4 A family member or friend
  - 5 A different advisor or expert
  - 6 No one has told me to check how much I'm contributing [Anchor; exclusive]
- 

**39. Why contributions matter**

Which would you rather hear?  
Contributions matter because they help you...  
Select one.

- 1 Build towards your retirement over the years, serving as the foundation for your future.
  - 2 Get more money from your savings, with financial advantages from the government and your employer.
- 

**40. Behaviour with contribution levels**

When you joined the pension, did you decide how much money to pay into your workplace pension, or did you follow the default contribution amount?  
Select one.

- 1 Yes, I decided how much money to pay in
  - 2 No, I followed the default contribution
  - 3 Don't know for sure
- 

**41. Who they think sets contribution levels**

Who do you believe determines the default amount to contribute to your pension?  
Select one.

- 1 The government
  - 2 My employer
  - 3 My pension provider
- 

**42. Contributions: required vs recommended**

Which statement do you agree with most?  
Select one.

- 1 The default amount is how much I'm required to save.
  - 2 The default amount is how much I'm recommended to save.
  - 3 The default amount is both how much I'm required AND recommended to save.
- 

**43. Section 3 – RE-THINKING contributions**

[Messages displayed in 7 different, randomized sets of 3 in a maxdiff analysis]

Below are different messages you might receive from your employer or pension provider.

For each set of messages, put a thumbs up (or swipe right) next to the message that'd make you MOST likely to rethink how much money you're contributing to your pension. Put a thumbs down (or swipe left) next to the one that'd make you LEAST likely to rethink how much money you're contributing to your pension. You will leave one blank in every set.

- 1 If you've been at the company for more than a year, it's a good idea to revisit how much of your pay you're setting aside into your pension.
- 2 The minimum contribution level is required to get started saving into your pension, but it's not always recommended for the long haul.
- 3 Customise your savings rate to turn the default pension scheme into your own personal pension scheme.
- 4 The right amount to put into your pension today might be different to what you've saved in the past.

- 5 To achieve a comfortable retirement, the most important thing you can do is increase your pension savings each year.
- 6 It's your responsibility to be sure you're saving the right amount into your pension.
- 7 Visit our online tools to see what see what kind of retirement lifestyle your current pension savings rate will give you.
- 8 Every pound you save into your pension today has more time to grow than pounds you save later down the line.
- 9 Pounds in your pension have advantages that pounds in a savings account don't—like tax relief, an employer match, and the potential to grow.
- 10 Did you know you can change how much money you contribute to your pension?

---

**44. Were they told they can change their contribution level?**

Has anyone ever told you that you can change the amount you contribute to your workplace pension? Select one.

- 1 Yes
- 2 No
- 3 Don't know for sure

---

**45. Were they told to rethink contribution level?**

Has anyone ever told you to rethink how much you're contributing to your workplace pension? Select one.

- 1 Yes
- 2 No
- 3 Don't know for sure

---

**46. Who told them to rethink?**

[Display only if Q45 R1]

Who has told you to rethink how much you're contributing to your workplace pension? Select all that apply.

- 1 My employer
- 2 My pension provider
- 3 The government
- 4 A family member or friend
- 5 A different advisor or expert
- 6 No one has suggested I rethink how much I contribute [Exclusive answer]

---

**47. Positive vs fear-based 1**

Which notice from your pension provider would you be more likely to read? Select one.

- 1 If you do not take action, you could be at risk of outliving your money.
- 2 If you take action, you could be on track for a comfortable retirement.

---

**48. Positive vs fear-based 2**

Which notice from your pension provider would you be more likely to read? Select one.

- 1 It is your duty and responsibility to manage your pension pot.
- 2 You can save more, earn more, and retire better by managing your pension pot.

---

**49. Personal vs general 1**

Which is the better reason to rethink how much you're contributing? Select one.

- 1 People who get more involved in their pension scheme tend to enjoy their retirements more.
- 2 By rethinking your contributions, you can make sure your savings rate is the right one for you.

---

**50. Personal vs general 2**

Which is the better reason to rethink how much you're contributing?  
Select one.

- 1 To create a personalised savings plan that fits with your vision of retirement.
  - 2 To create a savings plan that stays in line with how peers your age are saving.
- 

**51. Personal vs general 3**

Which notice from your pension provider would you be more likely to read?  
Select one.

- 1 Please review the company pension scheme.
  - 2 Please review your pension scheme.
- 

**52. Personal vs general 4**

Which notice from your pension provider would you be more likely to read?  
Select one.

- 1 It only takes a few minutes to check a pension balance.
  - 2 It only takes a few minutes to personalise your pension scheme.
- 

**53. Personal vs general 5**

Which interests you most?  
Select one.

- 1 We want to help scheme members fund a better retirement.
  - 2 We want to help our employees fund a better retirement.
  - 3 We want to help you fund a better retirement.
- 

**54. Comfortable vs dream**

Which is a more motivating reason to revisit how much you contribute to your workplace pension?  
Scheme members who revisit how much they contribute are more likely to lead a...  
Select one.

- 1 Comfortable retirement.
  - 2 Dream retirement.
- 

**55. Independence vs security**

Which is a more motivating reason to revisit how much you contribute to your workplace pension?  
Scheme members who revisit how much they contribute are more likely to achieve...  
Select one.

- 1 Financial independence.
  - 2 Financial security.
- 

**56. Ex G – Best name for STARTING contributions**

What is the best name for the money you must put into your workplace pension unless you opt out?  
The...  
Select one.

- 1 minimum contribution
- 2 initial contribution
- 3 default contribution
- 4 mandatory contribution
- 5 automatic contribution

---

**57. Ex F – Best name for INCREASED contributions**

Imagine you decide to put more money into your workplace pension on an ongoing basis. How would you describe that action?

I am \_\_\_\_\_ my contributions.

Select one.

- 1 topping up
- 2 boosting
- 3 upgrading
- 4 increasing
- 5 another description not listed here

---

**58. Free Response: Best name for INCREASED contributions**

[Display only if Q57 R5; type in free response]

What word would you use to describe that action?

Please tell us what is the best description for putting more money into your workplace pension on an ongoing basis.

I am \_\_\_\_ my contributions.

---

**59. Employer GIVE vs OWE**

Employers contribute at least 3% of your wage to your workplace pension. Which of these do you agree with more?

Select one.

- 1 This is money that my employer gives me.
- 2 This is money that my employer owes me.

---

**60. Best explanation of contributions**

Which do you personally think is the better explanation of contributions?

Select one.

- 1 You start by saving 4% from your take-home pay.
- 2 You contribute a minimum of 5% of your salary, which equates to approximately 4% of your take-home pay.

---

**61. Articulating support from employer**

Thinking about the support your employer provides as you save through your workplace pension, which of the following is most important to you personally?

That they...

Select your top TWO (2).

- 1 contribute money to the pension on my behalf.
- 2 top up my contributions at the end of the year.
- 3 connect me with a financial advisor.
- 4 host educational meetings about the pension.
- 5 answer my questions about the pension.
- 6 offer investments that are in line with my values.
- 7 offer online tools where I can track my pension progress.

---

**62. Tax relief articulation: with no explanation**

[Split sample – half of respondents to see this]

The government gives you tax relief on the money you contribute to your workplace pension. How motivating a reason is this to contribute to your pension?

Select one.

- 1 Very motivating.
- 2 Somewhat motivating.
- 3 Not very motivating.
- 4 Not at all motivating.

---

**63. Tax relief articulation: with an explanation**

[Split sample – half of respondents to see this]

The government doesn't tax money you contribute to your workplace pension. How motivating a reason is this to contribute to your pension?  
Select one.

- 1 Very motivating.
  - 2 Somewhat motivating.
  - 3 Not very motivating.
  - 4 Not at all motivating.
- 

**64. Best name for tax relief**

The government doesn't tax money you contribute to your workplace pension. What is the best name for this?  
Select one.

- 1 Tax relief.
  - 2 Tax reduction.
  - 3 Tax break.
  - 4 Tax support.
  - 5 Tax rebate.
- 

**65. Articulating support from government**

Which of the following matters to you most?  
The government...  
Select one.

- 1 holds off on taxing money I pay into my pension, so I can save more.
  - 2 automatically enrolls me into my pension, so I can start saving right away.
  - 3 requires all employers to offer a pension, so I can save more easily.
- 

**66. Team vs partnership vs support**

Which would you rather hear?  
In your pension saving, our company and the government...  
Select one.

- 1 are your teammates.
  - 2 are your partners.
  - 3 support you.
- 

**67. Time horizon savings goal**

Which pension savings goal are you most likely to set for yourself?

Rank the options below from most likely (1) to least likely (4).

---

**67a. 10-20k**

- 1 £1 more a day.
  - 2 £6 more a week.
  - 3 £25 more a month.
  - 4 £300 more a year.
- 

**67b. 20-30k**

- 1 £1.50 more a day.
  - 2 £10 more a week.
  - 3 £40 more a month.
  - 4 £500 more a year.
- 

**67c. 30-40k**

- 1 £2 more a day.
  - 2 £14 more a week.
  - 3 £60 more a month.
  - 4 £700 more a year.
-

---

**67d. 40-50k**

- 1 £2.50 more a day.
  - 2 £17 more a week.
  - 3 £75 more a month.
  - 4 £900 more a year.
- 

**67e. 50-60k**

- 1 £3 more a day.
  - 2 £20 more a week.
  - 3 £90 more a month.
  - 4 £1,100 more a year.
- 

**68. % or £**

Which action are you more likely to take?  
To ensure a comfortable retirement, consider boosting your MONTHLY savings by...  
Select one.

---

**68a. 10-20k**

- 1 an additional 1% to 2% of your take-home pay.
  - 2 an additional £12 to £24 of your take home pay.
- 

**68b. 20-30k**

- 1 an additional 1% to 2% of your take-home pay.
  - 2 an additional £20 to £40 of your take home pay.
- 

**68c. 30-40k**

- 1 an additional 1% to 2% of your take-home pay.
  - 2 an additional £30 to £60 of your take home pay.
- 

**68d. 40-50k**

- 1 an additional 1% to 2% of your take-home pay.
  - 2 an additional £40 to £75 of your take home pay.
- 

**68e. 50-60k**

- 1 an additional 1% to 2% of your take-home pay
  - 2 an additional £45 to £90 of your take-home pay
- 

**69. Hidden Sorting**

[Each respondent to see 2 out of the following 4 statements]

---

**69a. Pension advice vs budgeting advice**

Which suggestion would you rather hear from your employer?  
Select one.

- 1 Boost your contribution by £30 or £40 a month.
  - 2 Make your morning coffee at home and pay the pounds you save each day into your pension.
- 

**69b. Pension advice vs budgeting advice**

Which suggestion would you rather hear from your employer?  
Select one.

- 1 Aim to increase what you save into your pension by 1 to 2% each year.
  - 2 Bring your lunch to work and pay the pounds you save each day into your pension.
- 

**69c. Pension advice vs budgeting advice**

Which suggestion would you rather hear from your employer?  
Select one.

- 1 Aim to increase what you save into your pension by 1 to 2% each year.
- 2 Have a drink at home instead of the pub and pay the pounds you save into your pension.

---

**69d. Pension advice vs budgeting advice**

Which suggestion would you rather hear from your employer?  
Select one.

- 1 Set up automatic contribution increases to top up what you save each year.
  - 2 Cancel rarely-used subscriptions (for example, a streaming service, magazine, or app) and pay the money you save into your pension.
- 

**70. Example 1, WHEN to revisit contributions**

When are you more likely to revisit how much you're contributing to your pension?  
The next time I...  
Select one.

- 1 get a pay rise.
  - 2 celebrate the new year.
- 

**71. Example 2, WHEN to revisit contributions**

When are you more likely to revisit how much you're contributing to your pension?  
The next time I...  
Select one.

- 1 receive my annual pension statement.
  - 2 move house.
- 

**72. Example 3, WHEN to revisit contributions**

When are you more likely to revisit how much you're contributing to your pension?  
The next time I...  
Select one.

- 1 receive my pay packet.
  - 2 have a milestone birthday (like 30, 40, 50, etc.).
- 

**73. Pension information: most compelling**

Which is the BEST reason to check your workplace pension account online?  
To find out...

Rank the options below from the best reason to check your pension account online (1) to the worst reason to check your pension account online (7).

- 1 how much I'm contributing each pay period.
  - 2 how much my employer is contributing each pay period.
  - 3 how much I'm contributing each year.
  - 4 how much I've saved in my pot so far.
  - 5 how much I can expect to have saved by the time I retire.
  - 6 how my investments are performing.
  - 7 whether the companies my pension money is invested in line with my values.
- 

**74. Most Important: total pot, contributions, retirement income**

Which of these do you care about most?  
Select one.

- 1 The total value of my pension pot today.
  - 2 The pounds being saved into my pension pot each month.
  - 3 The pounds I'll receive from my pension as income in retirement.
- 

**75. Pot total in retirement motivator**

Imagine you log into your pension account today and see a/an [PIPING BELOW] estimated pot value at retirement. What would you do?  
Select one.

---

**75a. 10-20k**

...an £82,000 estimated pot value at retirement.

- 1 Decrease my contributions a lot.
- 2 Decrease my contributions a little.
- 3 Leave my contributions the same.
- 4 Increase my contributions a little.
- 5 Increase my contributions a lot.



---

**75b. 20-30k**

...an £137,000 estimated pot value at retirement.

- 1 Decrease my contributions a lot.
  - 2 Decrease my contributions a little.
  - 3 Leave my contributions the same.
  - 4 Increase my contributions a little.
  - 5 Increase my contributions a lot.
- 

**75c. 30-40k**

...a £191,000 estimated pot value at retirement.

- 1 Decrease my contributions a lot.
  - 2 Decrease my contributions a little.
  - 3 Leave my contributions the same.
  - 4 Increase my contributions a little.
  - 5 Increase my contributions a lot.
- 

**75d. 40-50k**

...a £245,000 estimated pot value at retirement.

- 1 Decrease my contributions a lot.
  - 2 Decrease my contributions a little.
  - 3 Leave my contributions the same.
  - 4 Increase my contributions a little.
  - 5 Increase my contributions a lot.
- 

**75e. 50-60k**

...a £300,000 estimated pot value at retirement.

- 1 Decrease my contributions a lot.
  - 2 Decrease my contributions a little.
  - 3 Leave my contributions the same.
  - 4 Increase my contributions a little.
  - 5 Increase my contributions a lot.
- 

**76. Monthly total in retirement motivator**

Imagine you log into your pension account and see a/an [PIPING BELOW] estimated yearly income at retirement, including the state pension. What would you do?  
Select one.

---

**76a. 10-20k**

...a £12,150 estimated yearly income at retirement.

- 1 Decrease my contributions a lot.
  - 2 Decrease my contributions a little.
  - 3 Leave my contributions the same.
  - 4 Increase my contributions a little.
  - 5 Increase my contributions a lot.
- 

**76b. 20-30k**

...a £14,200 estimated yearly income at retirement.

- 1 Decrease my contributions a lot.
- 2 Decrease my contributions a little.
- 3 Leave my contributions the same.
- 4 Increase my contributions a little.
- 5 Increase my contributions a lot.

---

**76c. 30-40k**

...a £16,200 estimated yearly income at retirement.

- 1 Decrease my contributions a lot.
  - 2 Decrease my contributions a little.
  - 3 Leave my contributions the same.
  - 4 Increase my contributions a little.
  - 5 Increase my contributions a lot.
- 

**76d. 40-50k**

...a £18,250 estimated yearly income at retirement.

- 1 Decrease my contributions a lot.
  - 2 Decrease my contributions a little.
  - 3 Leave my contributions the same.
  - 4 Increase my contributions a little.
  - 5 Increase my contributions a lot.
- 

**76e. 50-60k**

...a £20,250 estimated yearly income at retirement.

- 1 Decrease my contributions a lot.
  - 2 Decrease my contributions a little.
  - 3 Leave my contributions the same.
  - 4 Increase my contributions a little.
  - 5 Increase my contributions a lot.
- 

**77. Single or multiple ages in examples**

Which example are you most interested in seeing in full?  
Select one.

- 1 If you set aside the minimum pension contribution beginning at age 30 and retire at 65, you'll save £\_\_\_ by retirement.
  - 2 If you set aside the minimum pension contribution beginning at age 30 and retire at age 65, you'll save £\_\_\_ by retirement. If you begin at age 40, you'll save £\_\_\_ by retirement, and if you begin at age 50, you'll save £\_\_\_ by retirement.
- 

**78a. Best rule of thumb**

Which piece of advice about how much to save is most helpful?  
Select your top TWO (2).

- 1 Divide your age in half and save that percentage of your total salary each year.
  - 2 Save 12% of your salary each year.
  - 3 If you're making £30,000, save £3,600 a year.
  - 4 Save one year's worth of your current salary by age 30, 3x your salary by age 40, and 6x your salary by age 50.
  - 5 If you started saving £60 a month at age 25, you could expect a £100,000 pot at retirement. If you started at 35, you'd have to save £113 to get the same amount. If you started at 45, it would be £229 a month.
- 

**78b. Reason for rule of thumb**

[Type in free response]

In your opinion, why is this piece of advice the most helpful?  
Please explain in a few words.

---

**79. % or £, minimum contribution**

Which is the better explanation of how much you automatically save into your workplace pension?  
Select one.

The minimum contribution is a total of 8% of your salary. Each month you save 4% from your payslip, and your employer and the government collectively contribute another 4% towards your pension.

---

**79a. 10-20k**

If you earn £15,000 per year and are setting aside the minimum contribution, then you're saving about £100 per month and £1,200 per year. Each month you save £50 from your payslip, and your employer and the government together contribute another £50 towards your pension.

---

**79b. 20-30k**

If you earn £25,000 per year and are setting aside the minimum contribution, then you're saving about £166 per month and £2,000 per year. Each month you save £83 from your payslip, and your employer and the government together contribute another £83 towards your pension.

---

**79c. 30-40k**

If you earn £35,000 per year and are setting aside the minimum contribution, then you're saving about £233 per month and £2,800 per year. Each month you save £116 from your payslip, and your employer and the government together contribute another £116 towards your pension.

---

**79d. 40-50k**

If you earn £45,000 per year and are setting aside the minimum contribution, then you're saving about £300 per month and £3,600 per year. Each month you save £150 from your payslip, and your employer and the government together contribute another £150 towards your pension.

---

**79e. 50-60k**

If you earn £55,000 per year and are setting aside the minimum contribution, then you're saving about £366 per month and £4,400 per year. Each month you save £183 from your payslip, and your employer and the government together contribute another £183 towards your pension.

[Q80–Q82 will all be displayed on the same page]

Which information is most helpful when deciding if you should increase, decrease, or maintain your pension contributions?

For each blank, select the information you think would be MOST helpful.

An estimate of how much money I can expect from my pension each \_\_\_\_\_ (Q80) \_\_\_\_\_ in retirement, based on \_\_\_\_\_ (Q81) \_\_\_\_\_ every \_\_\_\_\_ (Q82) \_\_\_\_\_.

---

**80. Yearly vs monthly expected income**

- 1 year
  - 2 month
- 

**81. Based on salary vs based on savings**

- 1 the default contribution for my salary.
  - 2 how much I decide to contribute.
- 

**82. Yearly vs monthly current savings**

- 1 year
  - 2 month
- 

**83. Plainspoken 1**

I would be more interested in learning about my retirement pot's...  
Select one.

- 1 glide path.
  - 2 retirement path.
- 

**84. Plainspoken 2**

I would be more interested in learning about...  
Select one.

- 1 accumulation
- 2 building my retirement pot

---

**85. Plainspoken 3**

I would be more interested in learning about...  
Select one.

- 1 asset classes.
  - 2 different types of investments.
- 

**86. Plainspoken 4**

I would be more interested in learning about...  
Select one.

- 1 capital.
  - 2 the value I've built up in my pension pot.
- 

**87. When last changed employer**

When was the last time you changed employers?  
Select one.

- 1 Within the last 6 months
  - 2 6 months – 1 year ago
  - 3 1-3 years ago
  - 4 3-5 years ago
  - 5 5-10 years ago
  - 6 10+ years ago
- 

**88. Organisation size**

How many employees does your current company, organisation, or institution currently have (including yourself)?  
Select one.

- 1 1-10
  - 2 11-50
  - 3 51-100
  - 4 101-500
  - 5 501-5000
  - 6 More than 5000
- 

**89. Employer sector**

Which of the following best describes your current employer?  
Select one.

- 1 My employer is in the private sector (for example: a business, non-governmental agency, professional service, etc.)
  - 2 My employer is in the public sector (for example: civil service, military, healthcare, education, police, infrastructure, etc.)
- 

**90. Pension provider**

Which of the following provides your workplace pension at your current employer?  
Select one.

- 1 Legal & General
- 2 Aviva
- 3 NOW Pensions
- 4 Royal London
- 5 The People's Pension
- 6 Hargreaves Lansdown
- 7 Nest
- 8 Smart Pension
- 9 Scottish Widows
- 10 Standard Life
- 11 Fidelity
- 12 Aegon
- 13 Other
- 14 I'm not sure

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**91. Education level**

What is the highest level of education you have completed?  
Select one.

- 1 GCSE, O-levels or equivalent.
- 2 A-levels, AS-levels or equivalent.
- 3 A university degree.
- 4 Professional qualification post university e.g. teaching, law, accountancy).
- 5 Other vocational / work-related qualifications.
- 6 No qualifications.
- 7 Other.
- 8 Prefer not to say.

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**Closing message**

That's it! Thank you for participating.