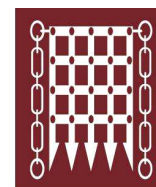


**Westminster Business Forum Keynote Seminar**  
**The future of pensions auto-enrolment policy - engagement, coverage and contribution levels**

Timing: Morning, Tuesday, 20<sup>th</sup> March 2018

Venue: Sixty One Whitehall, London SW1A 2ET

Agenda subject to change



**WESTMINSTER  
BUSINESS  
FORUM**

- 8.30 - 9.00 Registration and coffee
- 9.00 - 9.05 **Chair's opening remarks**  
**Steve McCabe MP**, Member, Work and Pensions Select Committee
- 9.05 - 9.25 **Assessing the impact of automatic enrolment (AE) so far - latest trends and emerging priorities**  
**Darren Ryder**, Director of Automatic Enrolment, The Pensions Regulator  
Questions and comments from the floor
- 9.25 - 9.35 **Helping people to understand and maximise their savings - key findings from the review**  
**Ruston Smith**, Chair, Tesco Pension Fund; Trustee Director, The People's Pension and Chair Lead for Engagement, Government Review of Automatic Enrolment
- 9.35 - 10.15 **Engagement with workplace saving - ownership, understanding and tackling the savings gap**  
*What can be done to improve the engagement of individuals with auto-enrolment pensions, and what opportunities are there for employers, pension providers, financial advisors, national advice providers and other bodies to collaborate more effectively throughout an individual's 'savings journey'? Given recent analysis that shows that workers towards the lower end of the income distribution are more likely to opt out of an AE scheme, what options for reform are there to ensure that inequality in savings across incomes does not arise? Should employers do more to help 're-enroll' new and existing staff members at certain points in their career, and what guidance can be provided to ensure that these 'teachable moments' are not passed up?*  
**Catherine Howarth**, Chief Executive, ShareAction  
**Dr Yvonne Braun**, Director of Policy, Long-Term Savings and Protection, Association of British Insurers  
**Melinda Riley**, Head of Policy, Technical and Advocacy, The Pensions Advisory Service  
Questions and comments from the floor with **Ruston Smith**, Chair, Tesco Pension Fund; Trustee Director, The People's Pension and Chair Lead for Engagement, Government Review of Automatic Enrolment
- 10.15 - 10.20 **Chair's closing remarks**  
**Steve McCabe MP**, Member, Work and Pensions Select Committee
- 10.20 - 10.45 Coffee
- 10.45 - 10.50 **Chair's opening remarks**  
**Lord Kirkwood of Kirkhope**, former Chair, Work and Pensions Committee
- 10.50 - 11.00 **Participation and inclusion - ensuring the framework meets the needs of an evolving labour market**  
**Jamie Jenkins**, Head of Pensions Strategy, Standard Life and Chair Lead for Coverage, Government Review of Automatic Enrolment
- 11.00 - 11.40 **The future coverage of AE - the earnings trigger, age criteria and self-employed workers**  
*As Government seeks to pilot targeted interventions for those that are self-employed, what can be done to bring more workers within scope of AE; for example how can touch points with self-employed workers - such as banking - be more effectively utilised, and what role can technology play in increasing engagement, such as integrating the new Making Tax Digital policy into AE? What challenges does the current discrepancy between the earnings trigger and the National Insurance Lower Earnings Limit (LEL) - as highlighted in the AE review in 2017 - present for policy, and how might these be tackled? Following the announcement to lower the age threshold for AE to 18, how can private sector employers - who have an estimated 1.5m employees aged 16-21 - re-enforce the culture of saving early in young workers' lives?*  
**Helen Hargreaves**, Associate Director of Policy & Membership, Chartered Institute of Payroll Professionals  
**David Brooks**, Technical Director, Broadstone  
**Jack Jones**, Policy and Campaigns Support Officer, TUC  
Questions and comments from the floor with **Jamie Jenkins**, Head of Pensions Strategy, Standard Life and Chair Lead for Coverage, Government Review of Automatic Enrolment
- 11.40 - 11.50 **Ensuring that individuals save enough - challenges for the contribution framework post-April 2019**  
**Chris Curry**, Director, Pensions Policy Institute and Chair Lead for Contributions, Government Review of Automatic Enrolment
- 11.50 - 12.30 **Contribution levels - minimum rates, auto-escalation and the future for employer contributions**  
*How far will contribution rate increases, proposed for 2018 and 2019, address the impact of the 12m workers that are estimated to be undersaving in the UK currently? How can the circumstances of each individual saver be assessed in order to ensure that a shortfall of savings for lower earners does not become common - particularly given the potential for a worker's earnings to not cover their retirement in full? Following analysis in Government's AE Review, should auto-escalation be considered as a mechanism to increase contributions, and if so, would allowing workers the flexibility to select their own auto-escalation rate allow this mechanism to work effectively, without harming day-to-day budgeting for savers?*  
**Kate Smith**, Head of Pensions, Aegon UK  
**Michael Mealing**, Chairman, Employment Policy Unit, Federation of Small Businesses  
**Andy Agathangelou**, Chair, Transparency Task Force and former Founding Chair, Friends of Auto Enrolment  
Questions and comments from the floor with **Chris Curry**, Director, Pensions Policy Institute and Chair Lead for Contributions, Government Review of Automatic Enrolment
- 12.30 - 12.55 **Next steps for policy following the Government review**  
**Fiona Walker**, Automatic Enrolment Programme Director, Department for Work and Pensions  
Questions and comments from the floor
- 12.55 - 13.00 **Chair's and Westminster Business Forum closing remarks**  
**Lord Kirkwood of Kirkhope**, former Chair, Work and Pensions Committee  
**Peter van Gelder**, Director, Westminster Business Forum