

Annex B

Formal responses to call for evidence

- Association of British Insurers
- Association of Consulting Actuaries
- Acorn Bowman FIM Limited
- Age UK
- Arc Benefits Limited
- Association of Pension Lawyers
- Association of Convenience Stores
- Aviva
- B&CE Benefit Schemes
- British American Tax
- British Chambers of Commerce
- Buck Consultants
- Capita Hartshead
- CBI
- Chartered Institute of Personnel and Development
- Citizens Advice Bureau
- Cleaning and Support Services Association
- Consumer Financial Education Body
- Co-operative Group
- Cornerstone
- CWC Group

- Department for Education (in respect of the Teachers' Pension Scheme)
- Equality and Human Rights Commission
- Eversheds LLP
- Federation of Small Businesses
- Fidelity International
- Foremost Services
- Friends Provident
- Gabem Management
- Globe Connections Ltd
- Hargreaves Lansdown
- Hewitt
- HISL
- Honister Partners
- Hymans Robertson
- ICAEW
- Institute of Chartered Accountants of Scotland
- Institute of Directors
- Institute of Payroll Professionals
- Investment and Life Assurance Group
- Investment Management Association
- Law Society of Scotland
- Legal & General
- Les Jennison
- Lowdham Leisureworld
- Marks and Spencer
- Mercer
- NAPF
- National Federation of Occupational Pensioners
- Pensions Management Institute
- PriceWaterhouseCoopers
- Prudential
- Randstad UK
- Recruitment and Employment Confederation
- Ros Altmann
- Royal London and Scottish Life

- Royal Society of Arts
- Scottish Widows
- SimplyBiz plc
- Slaughter & May
- SPC
- Standard Life
- Svitzer Marine Ltd
- Tax Incentivised Savings Association
- The Learn Centre
- The Pensions Advisory Service
- The Pensions Regulator
- Towers Watson
- TUC
- UNISON
- Which?
- Wincanton plc
- Zurich Financial Services