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**Great Britain: Parliament: House of
Commons: Work and Pensions
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Financial Services Industry United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1983

Automatic enrolment in workplace pensions and the National Employment Savings Trust Great Britain: Parliament:

House of Commons: Work and Pensions Committee, 2012-03-15 The Government established NEST as a low cost pension scheme to help deliver the auto enrolment programme and to address a market failure in the pensions industry which meant that many employers and employees were unable to access low cost good quality pension provision However the Committee believes that certain restrictions placed on NEST will create complexity for employers and will disadvantage some employees The Committee's report recommends that if state aid rules allow the Government should remove the following restrictions the cap on the annual contributions an individual can make to a NEST scheme and the ban on individuals transferring existing pension pots into NEST The Committee further urges the Government to proceed with its plans for State Pension reform introducing a flat rate State Pension and reducing the level of means testing without delay The report also highlights the difficulties and complexity employers and employees currently face in comparing the fees and charges applied by pension providers and recommends that from 2013 onwards if some auto enrolment schemes still have hidden charges or charges that represent poor value for money the Government should use its powers to intervene Auto enrolment will impose new costs and may be particularly challenging for small employers however the Committee considers that the Government has taken appropriate steps to minimise the impact on businesses through its gradual and flexible approach staging and phasing to implementation Exempting small employers would create significant complexity as well as excluding many employees from the benefits of workplace pension saving

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