

B&CE Pension savers

UK18 Sample: 11th - 14th November 2022



| Total | Gender | | Age | | | | | Social Grade | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE |

For the following question if you do not have any pensions or savings plans for retirement, please choose the Not applicable option. Thinking specifically about your pensions, and/ or the money you are saving for your retirement.. Which, if any, of the following types of pensions and/ or investments do you have ? (Please select all that apply.)

| | | | | | | | | | | |
|--|------|-----|------|-----|-----|-----|-----|-----|------|-----|
| Unweighted base | 2055 | 954 | 1101 | 189 | 315 | 382 | 314 | 855 | 1232 | 823 |
| Base: All UK Adults | 2055 | 997 | 1058 | 228 | 320 | 380 | 306 | 821 | 1171 | 884 |
| Occupational Defined contributions pension (e.g. workplace pension you and your employer pay into it and you have a pot of money to use in your retirement) | 37% | 36% | 38% | 19% | 47% | 48% | 44% | 31% | 42% | 31% |
| Non-contributory occupational pension (e.g. workplace pension that just your employer pays into for you and you have a pot of money to use in your retirement) | 5% | 6% | 4% | 1% | 6% | 4% | 6% | 6% | 6% | 4% |
| Defined benefit occupational pension based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on your final salary) | 14% | 17% | 11% | 4% | 4% | 9% | 13% | 23% | 18% | 8% |
| Defined benefit occupational pension not based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on some other criteria other than the final salary) | 6% | 6% | 5% | 2% | 4% | 7% | 7% | 6% | 7% | 4% |
| Pension that my employer contributes to – not sure of type | 8% | 7% | 9% | 6% | 14% | 11% | 9% | 4% | 10% | 6% |
| Standard personal pension or Stakeholder pension (e.g. you set up yourself and pay into separately from work) | 7% | 8% | 6% | 2% | 3% | 6% | 11% | 8% | 7% | 7% |
| Self Invested Personal Pension (SIPP) (e.g. you set this up yourself and manage where the money is invested) | 5% | 7% | 3% | 2% | 3% | 4% | 5% | 8% | 7% | 3% |
| Other pension and/ or investment | 8% | 10% | 7% | 2% | 4% | 5% | 6% | 14% | 8% | 8% |
| Don't know . Can't recall | 9% | 10% | 9% | 16% | 11% | 9% | 9% | 7% | 8% | 11% |
| Not applicable- I don't have any pension or savings plans for retirement | 25% | 24% | 27% | 53% | 19% | 16% | 20% | 26% | 17% | 36% |

B&CE Pension savers

UK18 Sample: 11th - 14th November 2022



| Total | Gender | | Age | | | | | Social Grade | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE |

Which THREE, if any, of the following are the most important features that a pension product should have / come with? (Please select up to 3 options)

| | | | | | | | | | | |
|---|-------------|------------|------------|-----------|------------|------------|------------|------------|------------|------------|
| Unweighted base | 1370 | 652 | 718 | 62 | 220 | 287 | 224 | 577 | 933 | 437 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 659 | 685 | 72 | 221 | 284 | 216 | 551 | 873 | 472 |
| Low charges | 25% | 31% | 19% | 16% | 19% | 25% | 25% | 28% | 26% | 23% |
| Rate of return on your money invested | 40% | 42% | 37% | 26% | 38% | 40% | 43% | 40% | 42% | 35% |
| An online portal to view/manage your pension | 25% | 26% | 24% | 26% | 38% | 27% | 28% | 17% | 25% | 24% |
| An app to view/manage your pension | 9% | 8% | 10% | 12% | 15% | 12% | 9% | 6% | 9% | 9% |
| Retirement planning tools/calculators | 15% | 14% | 16% | 16% | 17% | 15% | 24% | 11% | 16% | 13% |
| Wide range of investment choices | 10% | 13% | 7% | 11% | 11% | 10% | 10% | 9% | 11% | 7% |
| It's run by a well known/trusted company | 37% | 38% | 36% | 26% | 28% | 30% | 39% | 45% | 37% | 37% |
| A range of ways to take your money when you retire | 25% | 22% | 28% | 16% | 23% | 21% | 27% | 30% | 25% | 26% |
| Guidance around what to do at retirement | 18% | 18% | 18% | 20% | 22% | 19% | 18% | 15% | 19% | 15% |
| Regular communications about the pension | 18% | 17% | 19% | 21% | 14% | 16% | 17% | 21% | 17% | 21% |
| Good customer support when you need help | 24% | 19% | 29% | 21% | 19% | 19% | 16% | 32% | 22% | 29% |
| None of these | 1% | 1% | 1% | 1% | - | 0% | 0% | 2% | 1% | 1% |
| Don't know | 12% | 11% | 13% | 15% | 13% | 15% | 11% | 10% | 11% | 15% |

B&CE Pension savers

UK18 Sample: 11th - 14th November 2022



| Total | Gender | | Age | | | | | Social Grade | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE |

In general, to what extent, do you agree or disagree with the following statements? (Please select the option that best applies)

I'd prefer to be with a pension company that uses its profits to make things easier and fairer for its members, and not to reward shareholders

| | | | | | | | | | | |
|--|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 1370 | 652 | 718 | 62 | 220 | 287 | 224 | 577 | 933 | 437 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 659 | 685 | 72 | 221 | 284 | 216 | 551 | 873 | 472 |
| Strongly agree | 47% | 45% | 49% | 37% | 48% | 46% | 50% | 47% | 48% | 45% |
| Tend to agree | 38% | 38% | 38% | 39% | 37% | 38% | 35% | 40% | 37% | 41% |
| Tend to disagree | 6% | 8% | 4% | 14% | 6% | 7% | 4% | 4% | 6% | 5% |
| Strongly disagree | 1% | 1% | 1% | 1% | 1% | - | 1% | 1% | 1% | 1% |
| Don't know | 8% | 8% | 9% | 9% | 8% | 10% | 9% | 7% | 8% | 8% |
| Net: Agree | 85% | 84% | 87% | 76% | 85% | 83% | 86% | 88% | 85% | 86% |
| Net: Disagree | 6% | 9% | 4% | 16% | 7% | 7% | 5% | 5% | 7% | 6% |

I'm more likely to trust a pension company that has been operating a long time to look after my pension savings

| | | | | | | | | | | |
|--|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 1370 | 652 | 718 | 62 | 220 | 287 | 224 | 577 | 933 | 437 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 659 | 685 | 72 | 221 | 284 | 216 | 551 | 873 | 472 |
| Strongly agree | 29% | 27% | 31% | 38% | 31% | 27% | 29% | 29% | 29% | 30% |
| Tend to agree | 53% | 55% | 51% | 44% | 48% | 48% | 52% | 60% | 54% | 52% |
| Tend to disagree | 6% | 7% | 6% | 10% | 12% | 8% | 5% | 3% | 7% | 6% |
| Strongly disagree | 2% | 2% | 1% | 5% | 1% | 4% | 1% | 1% | 2% | 2% |
| Don't know | 10% | 9% | 10% | 4% | 9% | 13% | 13% | 7% | 9% | 11% |
| Net: Agree | 82% | 82% | 83% | 82% | 78% | 75% | 81% | 89% | 83% | 82% |
| Net: Disagree | 8% | 9% | 7% | 14% | 13% | 12% | 6% | 4% | 8% | 7% |

B&CE

Pension savers

UK18 Sample: 11th - 14th November 2022



| Total | Gender | | Age | | | | | Social Grade | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE |

I would be proud to be a member of a pension company that puts the needs of its members first and not shareholders

| | | | | | | | | | | |
|--|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 1370 | 652 | 718 | 62 | 220 | 287 | 224 | 577 | 933 | 437 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 659 | 685 | 72 | 221 | 284 | 216 | 551 | 873 | 472 |
| Strongly agree | 48% | 47% | 48% | 29% | 50% | 46% | 53% | 48% | 47% | 48% |
| Tend to agree | 38% | 39% | 38% | 42% | 33% | 41% | 34% | 40% | 38% | 38% |
| Tend to disagree | 3% | 4% | 3% | 13% | 4% | 3% | 2% | 2% | 3% | 4% |
| Strongly disagree | 1% | 2% | 1% | 5% | 1% | 1% | 1% | 1% | 1% | 1% |
| Don't know | 9% | 9% | 10% | 11% | 12% | 9% | 11% | 8% | 10% | 9% |
| Net: Agree | 86% | 86% | 86% | 71% | 83% | 87% | 87% | 88% | 86% | 87% |
| Net: Disagree | 5% | 6% | 4% | 18% | 5% | 4% | 2% | 4% | 4% | 5% |

I trust pension companies in general to look after my pension savings

| | | | | | | | | | | |
|--|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 1370 | 652 | 718 | 62 | 220 | 287 | 224 | 577 | 933 | 437 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 659 | 685 | 72 | 221 | 284 | 216 | 551 | 873 | 472 |
| Strongly agree | 11% | 10% | 11% | 15% | 12% | 13% | 10% | 9% | 10% | 12% |
| Tend to agree | 49% | 51% | 47% | 44% | 48% | 45% | 50% | 52% | 50% | 47% |
| Tend to disagree | 20% | 21% | 20% | 29% | 20% | 24% | 15% | 19% | 21% | 18% |
| Strongly disagree | 4% | 5% | 4% | 1% | 5% | 4% | 7% | 4% | 4% | 5% |
| Don't know | 16% | 13% | 18% | 10% | 15% | 14% | 18% | 16% | 15% | 17% |
| Net: Agree | 60% | 61% | 59% | 60% | 61% | 58% | 60% | 61% | 60% | 60% |
| Net: Disagree | 25% | 26% | 23% | 30% | 24% | 28% | 22% | 23% | 25% | 23% |

B&CE
Pension savers

UK18 Sample: 11th - 14th November 2022



YouGov

| | Total | Gender | | Age | | | | | Social Grade | |
|--|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|
| | | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE |
| I'm more likely to invest in a pension company that invests responsibly on issues such as climate change | | | | | | | | | | |
| Unweighted base | 1370 | 652 | 718 | 62 | 220 | 287 | 224 | 577 | 933 | 437 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 659 | 685 | 72 | 221 | 284 | 216 | 551 | 873 | 472 |
| Strongly agree | 23% | 23% | 22% | 31% | 29% | 23% | 21% | 20% | 24% | 21% |
| Tend to agree | 38% | 36% | 41% | 36% | 37% | 39% | 41% | 38% | 38% | 39% |
| Tend to disagree | 15% | 17% | 13% | 17% | 13% | 14% | 13% | 16% | 14% | 15% |
| Strongly disagree | 6% | 9% | 4% | 4% | 6% | 6% | 5% | 7% | 6% | 6% |
| Don't know | 18% | 16% | 20% | 13% | 15% | 18% | 20% | 19% | 17% | 19% |
| Net: Agree | 61% | 59% | 64% | 66% | 66% | 62% | 62% | 58% | 62% | 60% |
| Net: Disagree | 21% | 26% | 16% | 21% | 19% | 20% | 18% | 23% | 21% | 21% |
| I'd prefer to be with a pension company that provides guidance and simple straightforward ways to take your money when you retire that don't require you to be a financial expert responsibly on issues such as climate change | | | | | | | | | | |
| Unweighted base | 1370 | 652 | 718 | 62 | 220 | 287 | 224 | 577 | 933 | 437 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 659 | 685 | 72 | 221 | 284 | 216 | 551 | 873 | 472 |
| Strongly agree | 45% | 39% | 52% | 39% | 50% | 46% | 51% | 41% | 45% | 46% |
| Tend to agree | 43% | 47% | 39% | 41% | 38% | 38% | 38% | 49% | 43% | 43% |
| Tend to disagree | 3% | 4% | 3% | 9% | 3% | 4% | 3% | 2% | 3% | 3% |
| Strongly disagree | 1% | 2% | 1% | 4% | 2% | 2% | 0% | 1% | 2% | 1% |
| Don't know | 7% | 8% | 6% | 7% | 8% | 10% | 7% | 6% | 8% | 7% |
| Net: Agree | 88% | 86% | 90% | 80% | 88% | 84% | 90% | 91% | 88% | 89% |
| Net: Disagree | 5% | 6% | 3% | 13% | 5% | 7% | 3% | 3% | 5% | 4% |

B&CE Pension savers

UK18 Sample: 11th - 14th November 2022



| Total | Gender | | Age | | | | | Social Grade | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE |

Thinking about the recent increase in the cost of living...Which, if any, of the following have you done within the last 6 months as a result of your own or your household's financial situation?(Please select all that apply)

| Unweighted base | 1370 | 652 | 718 | 62 | 220 | 287 | 224 | 577 | 933 | 437 |
|---|-------------|------------|------------|-----------|------------|------------|------------|------------|------------|------------|
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 659 | 685 | 72 | 221 | 284 | 216 | 551 | 873 | 472 |
| Reduced my pension contributions | 2% | 2% | 2% | 5% | 4% | 4% | 2% | 0% | 3% | 1% |
| Increased my pension contributions | 5% | 7% | 3% | 12% | 11% | 7% | 5% | 1% | 6% | 3% |
| Stopped my pension contributions | 2% | 3% | 2% | 12% | 3% | 3% | 1% | 1% | 3% | 2% |
| Cancelled a credit card or store card | 6% | 6% | 5% | 6% | 5% | 9% | 5% | 4% | 6% | 5% |
| Put money in a savings account | 37% | 34% | 40% | 35% | 47% | 41% | 32% | 32% | 39% | 33% |
| Reviewed my direct debits/ standing orders and cancelled ones I wasn't making full use of | 33% | 31% | 34% | 33% | 38% | 40% | 37% | 25% | 35% | 29% |
| Shopped around when renewing insurance quotes | 38% | 38% | 38% | 26% | 36% | 36% | 37% | 41% | 39% | 36% |
| Used a credit card/ overdraft/ savings etc. to pay for everyday items | 23% | 21% | 24% | 27% | 34% | 29% | 23% | 14% | 23% | 23% |
| Put off/delayed retiring | 2% | 2% | 2% | 1% | 1% | 1% | 1% | 3% | 2% | 1% |
| Increased the number of hours I'm working (current or additional job) | 9% | 6% | 11% | 20% | 14% | 12% | 11% | 3% | 8% | 11% |
| Returned to work after retiring | 1% | 1% | 1% | - | - | - | - | 2% | 1% | 1% |
| Ate out less often | 39% | 34% | 45% | 28% | 50% | 43% | 49% | 31% | 40% | 38% |
| Cut back on holiday spend | 21% | 19% | 23% | 12% | 26% | 21% | 24% | 18% | 21% | 19% |
| Gone out less often (e.g. to pubs/bars, cinema, etc) | 39% | 35% | 43% | 30% | 50% | 43% | 46% | 31% | 39% | 38% |
| Bought cheaper brands or own label products | 44% | 35% | 52% | 35% | 46% | 49% | 50% | 39% | 42% | 47% |
| Other changes | 4% | 3% | 4% | 3% | 3% | 2% | 2% | 5% | 4% | 3% |
| Don't know / Can't recall | 1% | 2% | 0% | 4% | 1% | 2% | 1% | 0% | 1% | 1% |
| Not applicable - I haven't made any changes as a result of my or my household's financial situation | 14% | 17% | 12% | 14% | 10% | 8% | 13% | 19% | 14% | 15% |

B&CE

Pension savers

UK18 Sample: 11th - 14th November 2022



| Total | Gender | | Age | | | | | Social Grade | |
|-------|--------|--------|-------|-------|-------|-------|-----|--------------|------|
| | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55+ | ABC1 | C2DE |

Still thinking about the recent increase in the cost of living...Which, if any, of the following would you consider doing in the next year as a result of your own or your household's financial situation?(Please select all that apply)

| Unweighted base | 1370 | 652 | 718 | 62 | 220 | 287 | 224 | 577 | 933 | 437 |
|--|-------------|------------|------------|-----------|------------|------------|------------|------------|------------|------------|
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 659 | 685 | 72 | 221 | 284 | 216 | 551 | 873 | 472 |
| Reduce my pension contributions | 4% | 5% | 4% | 10% | 8% | 6% | 5% | 0% | 4% | 5% |
| Increase my pension contributions | 7% | 8% | 5% | 16% | 10% | 8% | 7% | 4% | 8% | 5% |
| Stop my pension contributions | 4% | 5% | 3% | 9% | 7% | 8% | 3% | 1% | 4% | 4% |
| Cancel a credit card or store card | 10% | 11% | 9% | 17% | 13% | 12% | 12% | 6% | 10% | 10% |
| Put money in a savings account | 35% | 32% | 38% | 33% | 45% | 40% | 30% | 30% | 38% | 30% |
| Review my direct debits/ standing orders and cancel ones I wasn't making full use of | 39% | 37% | 41% | 32% | 43% | 44% | 41% | 35% | 41% | 36% |
| Shop around when renewing insurance quotes | 49% | 48% | 50% | 35% | 44% | 49% | 51% | 51% | 50% | 47% |
| Use a credit card/ overdraft/ savings etc. to pay for everyday items | 16% | 16% | 16% | 24% | 24% | 19% | 16% | 10% | 15% | 17% |
| Put off/delay retiring | 5% | 5% | 4% | 6% | 1% | 2% | 6% | 6% | 4% | 5% |
| Increase the number of hours I'm working (current or additional job) | 13% | 10% | 16% | 27% | 23% | 18% | 15% | 5% | 13% | 13% |
| Return to work after retiring | 2% | 2% | 2% | 2% | - | 1% | 2% | 3% | 2% | 2% |
| Eat out less often | 47% | 41% | 52% | 34% | 63% | 55% | 51% | 37% | 49% | 44% |
| Cut back on holiday spend | 35% | 31% | 39% | 25% | 47% | 40% | 42% | 27% | 37% | 33% |
| Go out less often (e.g. to pubs/bars, cinema, etc) | 46% | 41% | 51% | 39% | 61% | 52% | 48% | 36% | 46% | 45% |
| Buy cheaper brands or own label products | 50% | 43% | 57% | 40% | 57% | 54% | 52% | 45% | 49% | 52% |
| None of these | 8% | 11% | 5% | 3% | 3% | 3% | 7% | 13% | 7% | 10% |
| Don't know | 5% | 7% | 4% | 4% | 6% | 7% | 9% | 3% | 5% | 6% |

Cell Contents (Column Percentages)

B&CE Pension savers

UK18 Sample: 11th - 14th November 2022



| Total | Working Status | | | | | | |
|-------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|
| | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other |

For the following question if you do not have any pensions or savings plans for retirement, please choose the Not applicable option. Thinking specifically about your pensions, and/ or the money you are saving for your retirement.. Which, if any, of the following types of pensions and/ or investments do you have ? (Please select all that apply.)

| | | | | | | | | |
|--|------|-----|-----|------|-----|-----|-----|-----|
| Unweighted base | 2055 | 877 | 281 | 1158 | 97 | 547 | 73 | 180 |
| Base: All UK Adults | 2055 | 884 | 287 | 1171 | 111 | 510 | 77 | 186 |
| Occupational Defined contributions pension (e.g. workplace pension you and your employer pay into it and you have a pot of money to use in your retirement) | 37% | 53% | 39% | 50% | 11% | 27% | 12% | 13% |
| Non-contributory occupational pension (e.g. workplace pension that just your employer pays into for you and you have a pot of money to use in your retirement) | 5% | 6% | 5% | 5% | 1% | 6% | 1% | 3% |
| Defined benefit occupational pension based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on your final salary) | 14% | 12% | 12% | 12% | 3% | 26% | - | 3% |
| Defined benefit occupational pension not based on final salary (e.g. you and your employer pay into it while you are working for them and they give you a regular income when you reach retirement based on some other criteria other than the final salary) | 6% | 8% | 5% | 7% | 1% | 6% | 3% | 2% |
| Pension that my employer contributes to – not sure of type | 8% | 13% | 10% | 12% | 3% | 3% | 2% | 3% |
| Standard personal pension or Stakeholder pension (e.g. you set up yourself and pay into separately from work) | 7% | 7% | 9% | 7% | 1% | 8% | 2% | 6% |
| Self Invested Personal Pension (SIPP) (e.g. you set this up yourself and manage where the money is invested) | 5% | 6% | 4% | 5% | 1% | 7% | - | 3% |
| Other pension and/ or investment | 8% | 6% | 6% | 6% | 2% | 15% | 9% | 4% |
| Don't know . Can't recall | 9% | 9% | 13% | 10% | 10% | 5% | 18% | 14% |
| Not applicable- I don't have any pension or savings plans for retirement | 25% | 9% | 24% | 13% | 72% | 28% | 59% | 56% |

B&CE Pension savers

UK18 Sample: 11th - 14th November 2022



| Total | Working Status | | | | | | |
|-------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|
| | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other |

Which THREE, if any, of the following are the most important features that a pension product should have / come with? (Please select up to 3 options)

| | | | | | | | | |
|--|------|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 1370 | 728 | 180 | 908 | 21 | 368 | 18 | 55 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 728 | 182 | 910 | 20 | 343 | 18 | 55 |
| Low charges | 25% | 24% | 16% | 22% | 23% | 30% | 15% | 32% |
| Rate of return on your money invested | 40% | 40% | 38% | 40% | 37% | 40% | 39% | 36% |
| An online portal to view/manage your pension | 25% | 30% | 26% | 29% | 22% | 15% | 13% | 15% |
| An app to view/manage your pension | 9% | 13% | 9% | 12% | 5% | 4% | 5% | 2% |
| Retirement planning tools/calculators | 15% | 18% | 16% | 18% | 14% | 9% | 19% | 10% |
| Wide range of investment choices | 10% | 10% | 7% | 9% | 13% | 10% | 17% | 16% |
| It's run by a well known/trusted company | 37% | 34% | 33% | 34% | 14% | 45% | 32% | 47% |
| A range of ways to take your money when you retire | 25% | 23% | 29% | 24% | 33% | 31% | 28% | 19% |
| Guidance around what to do at retirement | 18% | 19% | 16% | 19% | 4% | 15% | 17% | 16% |
| Regular communications about the pension | 18% | 17% | 19% | 18% | - | 21% | 17% | 15% |
| Good customer support when you need help | 24% | 19% | 30% | 21% | 9% | 33% | 18% | 20% |
| None of these | 1% | 1% | 1% | 1% | - | 2% | 5% | - |
| Don't know | 12% | 11% | 14% | 12% | 27% | 10% | 11% | 20% |

B&CE Pension savers

UK18 Sample: 11th - 14th November 2022



| Total | Working Status | | | | | | |
|-------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|
| | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other |

In general, to what extent, do you agree or disagree with the following statements? (Please select the option that best applies)

I'd prefer to be with a pension company that uses its profits to make things easier and fairer for its members, and not to reward shareholders

| | | | | | | | | |
|--|------|-----|-----|-----|-----|-----|------|-----|
| Unweighted base | 1370 | 728 | 180 | 908 | 21 | 368 | 18 | 55 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 728 | 182 | 910 | 20 | 343 | 18 | 55 |
| Strongly agree | 47% | 48% | 51% | 49% | 45% | 43% | 44% | 47% |
| Tend to agree | 38% | 37% | 34% | 37% | 23% | 42% | 56% | 38% |
| Tend to disagree | 6% | 5% | 9% | 6% | 23% | 4% | - | 9% |
| Strongly disagree | 1% | 1% | 2% | 1% | 5% | 1% | - | - |
| Don't know | 8% | 9% | 5% | 8% | 5% | 9% | - | 5% |
| Net: Agree | 85% | 85% | 85% | 85% | 68% | 86% | 100% | 85% |
| Net: Disagree | 6% | 6% | 10% | 7% | 28% | 5% | - | 9% |

I'm more likely to trust a pension company that has been operating a long time to look after my pension savings

| | | | | | | | | |
|--|------|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 1370 | 728 | 180 | 908 | 21 | 368 | 18 | 55 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 728 | 182 | 910 | 20 | 343 | 18 | 55 |
| Strongly agree | 29% | 30% | 23% | 29% | 15% | 31% | 28% | 32% |
| Tend to agree | 53% | 51% | 57% | 52% | 54% | 57% | 67% | 46% |
| Tend to disagree | 6% | 6% | 10% | 7% | 14% | 4% | - | 9% |
| Strongly disagree | 2% | 2% | 2% | 2% | 9% | 1% | 5% | - |
| Don't know | 10% | 11% | 8% | 10% | 9% | 8% | - | 13% |
| Net: Agree | 82% | 81% | 80% | 81% | 69% | 88% | 95% | 78% |
| Net: Disagree | 8% | 8% | 12% | 9% | 22% | 4% | 5% | 9% |

B&CE

Pension savers

UK18 Sample: 11th - 14th November 2022



YouGov

| | Total | Working Status | | | | | | |
|--|-------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|
| | | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other |
| I would be proud to be a member of a pension company that puts the needs of its members first and not shareholders | | | | | | | | |
| Unweighted base | 1370 | 728 | 180 | 908 | 21 | 368 | 18 | 55 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 728 | 182 | 910 | 20 | 343 | 18 | 55 |
| Strongly agree | 48% | 48% | 48% | 48% | 36% | 47% | 45% | 51% |
| Tend to agree | 38% | 38% | 39% | 38% | 32% | 40% | 38% | 33% |
| Tend to disagree | 3% | 3% | 4% | 3% | 14% | 2% | 6% | 4% |
| Strongly disagree | 1% | 1% | 3% | 1% | 5% | 1% | - | 6% |
| Don't know | 9% | 10% | 6% | 10% | 13% | 9% | 11% | 6% |
| Net: Agree | 86% | 86% | 87% | 86% | 68% | 87% | 84% | 84% |
| Net: Disagree | 5% | 4% | 7% | 4% | 19% | 3% | 6% | 9% |
| I trust pension companies in general to look after my pension savings | | | | | | | | |
| Unweighted base | 1370 | 728 | 180 | 908 | 21 | 368 | 18 | 55 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 728 | 182 | 910 | 20 | 343 | 18 | 55 |
| Strongly agree | 11% | 11% | 10% | 11% | 18% | 9% | 7% | 15% |
| Tend to agree | 49% | 47% | 50% | 47% | 37% | 56% | 50% | 41% |
| Tend to disagree | 20% | 22% | 20% | 21% | 32% | 17% | 29% | 14% |
| Strongly disagree | 4% | 5% | 4% | 5% | - | 4% | - | 6% |
| Don't know | 16% | 16% | 17% | 16% | 14% | 14% | 15% | 24% |
| Net: Agree | 60% | 58% | 60% | 58% | 54% | 66% | 56% | 56% |
| Net: Disagree | 25% | 27% | 24% | 26% | 32% | 21% | 29% | 19% |

B&CE Pension savers

UK18 Sample: 11th - 14th November 2022



YouGov

| | Total | Working Status | | | | | | |
|--|-------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|
| | | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other |
| I'm more likely to invest in a pension company that invests responsibly on issues such as climate change | | | | | | | | |
| Unweighted base | 1370 | 728 | 180 | 908 | 21 | 368 | 18 | 55 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 728 | 182 | 910 | 20 | 343 | 18 | 55 |
| Strongly agree | 23% | 25% | 23% | 24% | 41% | 19% | - | 22% |
| Tend to agree | 38% | 38% | 42% | 38% | 41% | 38% | 46% | 37% |
| Tend to disagree | 15% | 15% | 13% | 15% | 9% | 16% | 5% | 10% |
| Strongly disagree | 6% | 5% | 7% | 6% | 5% | 7% | 16% | 9% |
| Don't know | 18% | 17% | 16% | 17% | 5% | 20% | 33% | 22% |
| Net: Agree | 61% | 63% | 64% | 63% | 82% | 57% | 46% | 59% |
| Net: Disagree | 21% | 21% | 20% | 20% | 14% | 23% | 21% | 19% |
| I'd prefer to be with a pension company that provides guidance and simple straightforward ways to take your money when you retire that don't require you to be a financial expert responsibly on issues such as climate change | | | | | | | | |
| Unweighted base | 1370 | 728 | 180 | 908 | 21 | 368 | 18 | 55 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 728 | 182 | 910 | 20 | 343 | 18 | 55 |
| Strongly agree | 45% | 46% | 48% | 47% | 40% | 41% | 39% | 52% |
| Tend to agree | 43% | 40% | 41% | 41% | 42% | 49% | 56% | 35% |
| Tend to disagree | 3% | 4% | 3% | 4% | 5% | 2% | 5% | 4% |
| Strongly disagree | 1% | 1% | 2% | 1% | 9% | 1% | - | 3% |
| Don't know | 7% | 8% | 6% | 8% | 4% | 6% | - | 5% |
| Net: Agree | 88% | 87% | 90% | 87% | 82% | 90% | 95% | 87% |
| Net: Disagree | 5% | 5% | 4% | 5% | 13% | 3% | 5% | 8% |

B&CE Pension savers

UK18 Sample: 11th - 14th November 2022



| Total | Working Status | | | | | | |
|-------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|
| | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other |

Thinking about the recent increase in the cost of living...Which, if any, of the following have you done within the last 6 months as a result of your own or your household's financial situation?(Please select all that apply)

| | | | | | | | | |
|---|------|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 1370 | 728 | 180 | 908 | 21 | 368 | 18 | 55 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 728 | 182 | 910 | 20 | 343 | 18 | 55 |
| Reduced my pension contributions | 2% | 3% | 4% | 3% | 5% | - | - | - |
| Increased my pension contributions | 5% | 8% | 3% | 7% | 13% | 1% | - | 2% |
| Stopped my pension contributions | 2% | 2% | 3% | 2% | 19% | 1% | 11% | 10% |
| Cancelled a credit card or store card | 6% | 6% | 6% | 6% | 14% | 5% | - | 7% |
| Put money in a savings account | 37% | 41% | 39% | 40% | 22% | 31% | 28% | 21% |
| Reviewed my direct debits/ standing orders and cancelled ones I wasn't making full use of | 33% | 35% | 37% | 36% | 32% | 24% | 29% | 37% |
| Shopped around when renewing insurance quotes | 38% | 37% | 40% | 38% | 14% | 41% | 17% | 41% |
| Used a credit card/ overdraft/ savings etc. to pay for everyday items | 23% | 26% | 22% | 25% | 18% | 16% | 22% | 23% |
| Put off/delayed retiring | 2% | 2% | 3% | 2% | - | 0% | - | 5% |
| Increased the number of hours I'm working (current or additional job) | 9% | 12% | 15% | 12% | 18% | 0% | - | 3% |
| Returned to work after retiring | 1% | 0% | 3% | 1% | - | 2% | - | - |
| Ate out less often | 39% | 43% | 48% | 44% | 36% | 28% | 38% | 33% |
| Cut back on holiday spend | 21% | 21% | 25% | 22% | 4% | 17% | 33% | 18% |
| Gone out less often (e.g. to pubs/bars, cinema, etc) | 39% | 43% | 46% | 43% | 31% | 27% | 43% | 38% |
| Bought cheaper brands or own label products | 44% | 44% | 50% | 45% | 31% | 37% | 51% | 60% |
| Other changes | 4% | 3% | 3% | 3% | - | 5% | - | 6% |
| Don't know / Can't recall | 1% | 2% | - | 1% | 9% | 0% | - | - |
| Not applicable - I haven't made any changes as a result of my or my household's financial situation | 14% | 12% | 10% | 11% | 13% | 22% | 11% | 15% |

B&CE Pension savers

UK18 Sample: 11th - 14th November 2022



| Total | Working Status | | | | | | |
|-------|-------------------|-------------------|-------------------|-------------------|---------|------------|--------------------|
| | Working full time | Working part time | ALL WORKERS (NET) | Full time student | Retired | Unemployed | Not working/ Other |

Still thinking about the recent increase in the cost of living...Which, if any, of the following would you consider doing in the next year as a result of your own or your household's financial situation?(Please select all that apply)

| | | | | | | | | |
|--|------|-----|-----|-----|-----|-----|-----|-----|
| Unweighted base | 1370 | 728 | 180 | 908 | 21 | 368 | 18 | 55 |
| Base: All UK Adults who have pension and/ or investment for retirement | 1345 | 728 | 182 | 910 | 20 | 343 | 18 | 55 |
| Reduce my pension contributions | 4% | 5% | 5% | 5% | 10% | 0% | - | 8% |
| Increase my pension contributions | 7% | 9% | 8% | 9% | 9% | 1% | 5% | - |
| Stop my pension contributions | 4% | 5% | 5% | 5% | 9% | - | 18% | 10% |
| Cancel a credit card or store card | 10% | 12% | 12% | 12% | 19% | 5% | 11% | 8% |
| Put money in a savings account | 35% | 41% | 31% | 39% | 18% | 28% | 40% | 15% |
| Review my direct debits/ standing orders and cancel ones I wasn't making full use of | 39% | 42% | 39% | 41% | 60% | 32% | 35% | 42% |
| Shop around when renewing insurance quotes | 49% | 49% | 49% | 49% | 41% | 50% | 35% | 45% |
| Use a credit card/ overdraft/ savings etc. to pay for everyday items | 16% | 17% | 17% | 17% | 18% | 11% | 17% | 16% |
| Put off/delay retiring | 5% | 6% | 7% | 6% | 5% | 0% | 5% | 5% |
| Increase the number of hours I'm working (current or additional job) | 13% | 16% | 25% | 18% | 27% | 0% | 11% | 15% |
| Return to work after retiring | 2% | 1% | 2% | 1% | - | 4% | - | 9% |
| Eat out less often | 47% | 52% | 53% | 52% | 46% | 34% | 26% | 44% |
| Cut back on holiday spend | 35% | 38% | 42% | 39% | 45% | 27% | 27% | 31% |
| Go out less often (e.g. to pubs/bars, cinema, etc) | 46% | 51% | 49% | 50% | 45% | 34% | 38% | 49% |
| Buy cheaper brands or own label products | 50% | 51% | 50% | 51% | 50% | 46% | 57% | 60% |
| None of these | 8% | 5% | 3% | 5% | 9% | 16% | 6% | 9% |
| Don't know | 5% | 6% | 4% | 6% | 4% | 3% | 10% | 6% |

Cell Contents (C