



AJ BELL – PENSIONS OMNIBUS

Methodology: ComRes interviewed 985 British adults with a private pension online between the 26th and 27th of July 2017. Data were weighted to be representative of all British adults aged 18+ by age, gender, region and socio-economic grade. ComRes is a member of the British Polling Council and abides by its rules.

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Pensions Survey - All with State & Private Pension
ONLINE Fieldwork: 26th-27th July 2017

Absolutes/col percents

Table 1

Q.1 Do you have a private and/or a state pension? This includes whether you are currently contributing towards a pension or currently receive a pension. If you currently pay National Insurance then you are contributing towards a state pension.

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	985	606	379	23	101	156	190	174	341	124	346	515	355	310	189	131	155	403
Weighted base	980	606	374	28**	119*	150	190	171	320	148	340	492	316	311	217	135	158	430
NET: Have a pension	980	606	374	28	119	150	190	171	320	148	340	492	316	311	217	135	158	430
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I have a state pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
I have a state pension and a private pension	980	606	374	28	119	150	190	171	320	148	340	492	316	311	217	135	158	430
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I do not have a pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k - l/m/n/o - p/q

*** small base; ** very small base (under 30) ineligible for sig testing**

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Table 1

Q.1 Do you have a private and/or a state pension? This includes whether you are currently contributing towards a pension or currently receive a pension. If you currently pay National Insurance then you are contributing towards a state pension.

Base: All respondents

	Region												
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)
Unweighted base	985	83	50	852	35	115	103	82	73	104	107	147	86
Weighted base	980	86*	46*	848	35*	112	90*	87*	72*	96*	120*	152	85*
NET: Have a pension	980	86	46	848	35	112	90	87	72	96	120	152	85
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I have a state pension	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
I have a state pension and a private pension	980	86	46	848	35	112	90	87	72	96	120	152	85
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I do not have a pension	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Means: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m

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Absolutes/col percents

Table 2

Q.2 What will happen to your pension fund in the event of your death?**Base: All respondents who have a pension**

	Gender			Age									Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	985	606	379	23	101	156	190	174	341	124	346	515	355	310	189	131	155	403
Weighted base	980	606	374	28**	119*	150	190	171	320	148	340	492	316	311	217	135	158	430
It will go automatically to the person I have nominated as the beneficiary of my pension	497 51%	339 56%B	157 42%	5 18%	39 33%	80 53%D	101 53%D	115 67%DEFH	157 49%D	44 30%	181 53%I	271 55%I	166 52%	142 46%	118 54%m	71 52%	87 55%	201 47%
It will form part of my estate and be distributed as per my will	134 14%	84 14%	50 13%	9 33%	23 19%G	24 16%G	27 14%G	12 7%	39 12%g	32 22%K	51 15%k	51 10%	51 16%	39 13%	28 13%	16 12%	16 10%	76 18%P
My pension provider will decide who it goes to, taking my nominated beneficiaries into account	68 7%	45 7%	23 6%	4 14%	12 10%f	8 5%	8 4%	17 10%f	19 6%	16 11%J	16 5%	36 7%	33 11%MO	17 5%	13 6%	4 3%	8 5%	32 8%
It will automatically go to the Government	36 4%	21 4%	15 4%	3 9%	3 2%	4 2%	2 1%	5 3%	21 7%eF	5 4%	5 2%	26 5%J	10 3%	10 3%	10 5%	6 5%	1 *	12 3%p
I don't know what will happen to my pension upon my death	245 25%	117 19%	128 34%A	7 26%	43 36%EGh	34 23%G	53 28%G	23 13%	84 26%G	50 34%jK	87 26%	107 22%	56 18%	102 33%LN	48 22%	38 28%L	46 29%	108 25%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k - l/m/n/o - p/q

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Q.2 What will happen to your pension fund in the event of your death?**Base: All respondents who have a pension**

	Total	Region											
		Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)
Unweighted base	985	83	50	852	35	115	103	82	73	104	107	147	86
Weighted base	980	86*	46*	848	35*	112	90*	87*	72*	96*	120*	152	85*
It will go automatically to the person I have nominated as the beneficiary of my pension	497 51%	41 48%	24 52%	432 51%	18 52%	59 52%	48 53%k	51 58%K	37 51%	50 52%	49 41%	79 52%	42 49%
It will form part of my estate and be distributed as per my will	134 14%	11 13%	5 10%	118 14%	7 21%g	17 15%	8 9%	11 13%	10 14%	14 14%	23 19%g	18 12%	10 12%
My pension provider will decide who it goes to, taking my nominated beneficiaries into account	68 7%	6 8%	2 5%	59 7%	2 5%	10 9%	10 11%i	4 4%	3 4%	9 9%	10 8%	8 5%	5 6%
It will automatically go to the Government	36 4%	5 5%	4 9%defgjK	28 3%	- -	2 2%	2 2%	4 5%	4 6%	2 2%	2 2%	6 4%	6 7%k
I don't know what will happen to my pension upon my death	245 25%	23 26%	11 24%	211 25%	8 22%	24 22%	22 25%	17 20%	18 25%	22 23%	37 31%	41 27%	23 27%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m

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Table 3

Q.3 How do you think your pension fund will be taxed in the event of your death?**Base: All respondents who have a pension**

	Gender		Age							Social Grade				Employment Sector				
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	985	606	379	23	101	156	190	174	341	124	346	515	355	310	189	131	155	403
Weighted base	980	606	374	28**	119*	150	190	171	320	148	340	492	316	311	217	135	158	430
It will be subject to income tax of the beneficiary	133 14%	107 18%B	27 7%	1 5%	4 3%	15 10%d	19 10%d	28 16%Df	65 20%DEF	5 4%	35 10%I	93 19%IJ	56 18%Mo	36 12%	26 12%	14 10%	14 9%	48 11%
It will be tax free	111 11%	81 13%B	31 8%	3 10%	5 4%	12 8%	16 9%	20 12%d	55 17%DEF	8 5%	28 8%	75 15%IJ	37 12%	33 11%	22 10%	19 14%	16 10%	32 7%
It will be subject to inheritance tax	100 10%	67 11%	34 9%	6 21%	15 13%	18 12%	16 9%	15 9%	30 9%	21 14%	34 10%	45 9%	46 14%mnO	30 10%	18 8%	7 5%	15 10%	57 13%
It will be tax free if I am under 75 and subject to income tax of the beneficiary if I am over 75	44 4%	23 4%	21 6%	-	9 8%H	7 5%	7 3%	12 7%H	8 3%	9 6%	14 4%	20 4%	20 6%	12 4%	7 3%	5 4%	6 4%	25 6%
It will be subject to capital gains tax	22 2%	12 2%	10 3%	4 13%	8 7%FGH	6 4%H	2 1%h	2 1%H	-	11 8%JK	8 2%K	2 *	7 2%	6 2%	7 3%	2 1%	8 5%	14 3%
Don't know	569 58%	317 52%	252 67%A	14 51%	78 65%H	91 61%H	129 68%GH	94 55%	161 50%	93 63%K	221 65%K	255 52%	150 47%	194 62%L	137 63%L	88 65%L	98 62%	255 59%

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Base: All respondents who have a pension

	Region												
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)
Unweighted base	985	83	50	852	35	115	103	82	73	104	107	147	86
Weighted base	980	86*	46*	848	35*	112	90*	87*	72*	96*	120*	152	85*
It will be subject to income tax of the beneficiary	133 14%	8 9%	2 4%	124 15%b	7 20%B	15 13%	13 15%b	11 13%	11 15%b	16 17%B	18 15%b	16 11%	16 18%aB
It will be tax free	111 11%	6 7%	7 15%	99 12%	2 5%	8 7%	7 7%	19 22%AEFGKm	9 12%	15 15%af	10 8%	21 14%	9 10%
It will be subject to inheritance tax	100 10%	6 7%	3 7%	91 11%	3 10%	13 12%	9 10%	5 6%	4 6%	10 11%	7 6%	26 17%AHIK	13 15%ahiK
It will be tax free if I am under 75 and subject to income tax of the beneficiary if I am over 75	44 4%	4 5% <i>m</i>	2 5% <i>m</i>	37 4%	2 6% <i>M</i>	3 3%	5 6% <i>M</i>	2 3%	1 2%	2 2%	11 9% <i>fiJM</i>	10 7% <i>M</i>	- -
It will be subject to capital gains tax	22 2%	- -	1 1%	22 3%	1 2%	4 3%	1 1%	3 4%	1 2%	2 2%	6 5% <i>a</i>	2 1%	2 2%
Don't know	569 58%	62 73% <i>DHJKLM</i>	31 67% <i>l</i>	476 56%	20 56%	68 61%	55 61%	46 53%	45 63%	51 53%	69 57%	77 50%	46 54%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m

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Absolutes/col percents

Table 4

Q.4 Have you nominated who you would like to receive your pension in the event of your death?**Base: All respondents who have a pension**

	Gender			Age							Social Grade				Employment Sector			
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri- vate (q)
Unweighted base	985	606	379	23	101	156	190	174	341	124	346	515	355	310	189	131	155	403
Weighted base	980	606	374	28**	119*	150	190	171	320	148	340	492	316	311	217	135	158	430
NET: Yes	609 62%	408 67%B	202 54%	11 40%	53 44%	94 63%D	114 60%D	138 80%DEFH	199 62%D	64 44%	208 61%I	337 68%IJ	222 70%MNO	183 59%	126 58%	78 57%	105 67%Q	244 57%
Yes, within the last year	76 8%	51 8%	25 7%	9 31%	12 10%H	17 11%H	18 9%H	15 9%H	6 2%	20 14%K	34 10%K	21 4%	33 10%M	18 6%	14 6%	12 9%	10 7%	51 12%p
Yes, within the last 2 years	52 5%	31 5%	21 6%	3 10%	10 9%H	15 10%fGH	9 5%	6 4%	8 3%	13 9%K	24 7%K	15 3%	20 6%	13 4%	11 5%	8 6%	12 8%	32 7%
Yes, within the last 3 years	53 5%	37 6%	16 4%	-	6 5%	12 8%H	12 6%	14 8%H	10 3%	6 4%	23 7%	24 5%	18 6%	21 7%	9 4%	5 4%	15 10%	26 6%
Yes, within the last 5 years	84 9%	55 9%	30 8%	-	12 10%h	20 13%H	16 9%	21 12%H	15 5%	12 8%	36 11%	37 7%	30 9%	31 10%	17 8%	7 5%	23 14%Q	35 8%
Yes, but more than 5 years ago	344 35%	234 39%B	110 29%	-	13 11%	31 21%d	59 31%DE	81 48%DEF	159 50%DEF	13 9%	90 27%i	240 49%IJ	121 38%	101 32%	76 35%	45 34%	45 28%	100 23%
No	311 32%	171 28%	140 37%A	15 53%	53 44%EfGH	47 31%G	62 33%G	31 18%	103 32%G	68 46%JK	109 32%	134 27%	83 26%	105 34%L	76 35%L	46 34%	42 27%	156 36%P
Don't know	59 6%	27 4%	33 9%A	2 7%	13 11%Gh	10 6%G	14 7%G	2 1%	19 6%G	15 10%K	23 7%	21 4%	11 3%	23 7%L	15 7%	11 8%L	11 7%	30 7%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k - l/m/n/o - p/q

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Absolutes/col percents

Table 4

Q.4 Have you nominated who you would like to receive your pension in the event of your death?**Base: All respondents who have a pension**

	Region												
	Total	Scotland (a)	Wales (b)	NET: England (d)	North East (e)	North West (f)	Yorkshire & Humberside (g)	West Midlands (h)	East Midlands (i)	Eastern (j)	London (k)	South East (l)	South West (m)
Unweighted base	985	83	50	852	35	115	103	82	73	104	107	147	86
Weighted base	980	86*	46*	848	35*	112	90*	87*	72*	96*	120*	152	85*
NET: Yes	609 62%	45 53%	27 58%	538 63%a	24 68%	71 64%	61 69%AK	57 66%k	43 59%	68 71%AK	63 53%	95 62%	55 65%
Yes, within the last year	76 8%	7 8%	4 10%	65 8%	7 20% aghlJkIM	13 11% iM	7 8%	6 7%	2 3%	5 5%	10 8%	12 8%	2 3%
Yes, within the last 2 years	52 5%	3 4%	2 4%	47 6%	2 5%	6 6%	8 9%	4 5%	5 7%	5 5%	7 6%	6 4%	3 4%
Yes, within the last 3 years	53 5%	3 4%	-	50 6%	1 3%	5 4%	4 4%	4 5%	3 4%	10 10%Bf	8 7%b	11 7%b	4 5%
Yes, within the last 5 years	84 9%	2 3%	4 8%	78 9%a	1 2%	7 6%	9 10%a	11 12%Am	4 5%	15 16%AEFIM	12 10%a	17 11%Am	3 4%
Yes, but more than 5 years ago	344 35%	29 34%k	17 37%k	298 35%	13 38%k	41 37%K	34 38%K	32 36%K	29 40%K	33 35%K	26 21%	48 32%k	42 50%afhJKL
No	311 32%	38 45%DfGHJIM	17 37%j	255 30%	10 29%	35 32%	24 27%	23 27%	23 32%	21 22%	48 40%ghJ	47 31%	24 28%
Don't know	59 6%	2 3%	2 5%	55 6%	1 4%	5 4%	4 5%	7 8%	6 9%	7 7%	9 8%	10 7%	6 7%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/d - b/d - c/d - a/b/c/e/f/g/h/i/j/k/l/m

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