

Campaigns

11% (ONLY)
of the UK workforce would trust
the financial services industry most
to look after their pension

SURVEY OF 1,104 ADULTS 15+ WORKING/SEEKING WORK

Our battle for reform begins to bite

Pension progress

PENSION REFORM

The consumer has been at the heart of the pensions reform debate. We've consulted extensively with consumer groups, industry, employers, unions and other key stakeholders on the contents of our White Paper on pensions reform.'

This statement, made by the Minister of State for Pensions Reform James Purnell MP to *Which?* magazine, shows the impact of our campaign for a lasting, low-cost and sustainable pensions solution and is evidence that the government has taken our views on board.

We've campaigned for many

years for a better pension deal for consumers, and research in 2003 showed that low- to medium-income earners in particular were not being served by the pensions industry. In May this year our campaign hit a high when a White Paper proposed a new system of personal pension savings accounts, to be introduced in 2012. It means that employers, employees and government all have to contribute to avoid even greater pensioner poverty in the years ahead. Our response was very supportive of this system but stressed the need to take on board recommendations of Lord Turner's Pensions



James Purnell MP: 'Consumers have been at the heart of the debate'

Commission for a National Pension Savings Scheme with automatic enrolment and a choice of four or five funds. We also said the scheme should be governed by an independent board of trustees.

Our campaign has involved a great deal of pressure on government, other political parties and key players such as the life insurance industry, with many meetings with government

ministers and senior officials. But there's a lot of work still to be done. A bill on personal accounts is expected next year, which will commit proposals to legislation. In the meantime, we'll continue to ensure that the consumer view is central to pensions policy.

To find out more about our pensions campaign – and our other campaigning activities – log on to www.which.co.uk/campaigns.

CAMPAIGN NEWS

Join our fight for a better legal service

The legal services reform bill is due to go before Parliament this autumn. Its reforms, which include independent regulation of the profession as well as a quicker redress system for complaints, are good news for consumers. You can help us ensure they don't get watered down by coming along to a question-and-answer session with Lord Falconer, the bill's founder, to be held in central London in late November/early December. If you've had a problem with a legal professional and would like to ask the Lord Chancellor how the reforms will prevent it happening again, email Louise Restell at helpwanted@which.co.uk.

Hygiene inspections pilot for Scotland

Scottish consumers in parts of Edinburgh, Perth, Aberdeen, Fife and Renfrewshire will soon be able to make an informed choice about where to eat or shop for food, thanks to a pilot scheme that will make councils publish information about their hygiene inspections. Look out for certificates on the premises showing whether they passed or need improvement, or check on councils' websites.

The pilot, which is due to start in the autumn, is one more success in our campaign for hygiene inspections to be made public. Many regions in the UK are already publishing such information on council and other organisational websites. We hope the trial will lead to a nationwide scheme.

MEMBER BENEFIT

Great savings with Hughes Direct

This month Hughes Direct is offering *Which?* members exclusive discounts on Best Buy TV models featured in this month's report (p46). Including delivery, the Panasonic Viera TH-42PX600B will be available at 25 per cent off the *Which?* published price, and the Sony Bravia KDL-40S2010 at 20 per cent off the *Which?* published price. To take advantage of this great offer, log on to www.hughesdirect.co.uk/which or call **0845 678 0084**. The offer is valid until 30 November 2006.



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