



The Pensions Regulator

Pensions choice in the workplace - 2007

Are your contributions being paid on time?

A message from the UK regulator
of work-based pensions

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You need to take as much care with your pension as you do with your pay and other financial matters. This is so that you receive the right amount of money when you retire.

Often, people who set up pension arrangements for themselves don't pay much attention to them until they reach retirement. But mistakes do happen – and can sometimes go unnoticed.

What do I need to do?

You probably check that your pay is paid into your bank account every week or month. You should do the same with your pension arrangements. For example, you should check:

- your payslip to see whether the right amount of pension contribution is being deducted from your pay;
- the statement of contributions that you receive from your pension provider against your payslips; and
- any letters that you receive from your pension provider about contributions.

What if I find something wrong or some contributions are missing?

Your employer or your pension provider will probably know the reason for the difference. It's a good idea to ask your employer first (unless you feel there is a reason why you cannot do so). You can certainly talk to your pension provider about it.

If you're still worried you can talk to us. In certain circumstances, we may look into the matter for you. Please do not worry – we will not give your name to your employer. They will not know that you have contacted us. Usually, we will get all the information we need from the pension provider. If we need to use the information you have given us, we promise to ask you first.

How to get in touch with us

The Pensions Regulator

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Customer support

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Please contact us if you have any questions about this leaflet or you would like more copies. We can produce it in Braille, in large print or on audiotape. We can also produce it in other languages.

You can also take a look at the information for members on our website at www.thepensionsregulator.gov.uk.

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