



Ref No. 0219

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Patron of Age UK is HRH the Prince of Wales

Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128261). It is a member of the Age UK Group, a group of charities and companies dedicated to improving later life. ID201700 03/14

sufficient member representation important for the smooth operation of the schemes and maintaining trust in the system.

Ensuring **communications are clear and consistent, and that they allow members (and potential members) to make appropriate decisions when required.** To help achieve this, suitable guidance must be available, for example through the Single Financial Guidance Body, in order to ensure that members have somewhere to turn for an impartial and independent view on different pension schemes.

We look forward to seeing the Government take these regulations forward over the coming months, and to seeing CDC schemes actively improving outcomes for savers now and in the future. We are confident this will be the case, especially if established with consumer interests at their heart.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'Chris Brooks', is written over a white background with a faint grid pattern.

Christopher Brooks
Acting Head of Policy, Age UK