

## [News story: Foreign Secretary's Chanukkah message](#)

Wishing all in the Jewish community in the UK and around the world a Happy Chanukkah as this festival of light and liberty starts tonight!

This Jewish festival of Chanukkah is a celebration of the triumph of the Maccabees over religious persecution. The lighting of the Menorah is a reminder that even in the darkest of times we can work together we can build a brighter future.

It must spur us to rededicate ourselves to the task of building a world where freedom is a guaranteed for all, where we work for peace and security and where we fight against prejudice.

The British and Jewish people are not only connected through shared history and values, the Jewish community has contributed to every part of British life- its success shows Britain at its best; tolerant, open and welcoming to all those who want to work hard and get on in life.

As friends and family prepare to come together to celebrate the Jewish festival of lights, I send my warmest wishes for a very happy and peaceful Chanukkah to the Jewish community in the UK and around the world. Chanukkah Sameach!

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## [Speech: UK statement to the WTO 11th Ministerial Conference by the Secretary of State for International Trade](#)

Mr Chairman, I congratulate Argentina for hosting this conference so efficiently and so well.

This year marks the seventieth anniversary of the signing of the GATT.

We have made many changes and great strides since then but we face constant challenges in keeping the multilateral system relevant.

What hasn't changed over the decades is the United Kingdom's unwavering support for free trade, for the multilateral trading system and for seeking continuous improvement in how we conduct global commerce.

I look forward to the UK taking a more prominent role in the WTO as we leave the European Union. And I pledge here to respect our existing WTO commitments and obligations to the WTO Membership as we leave the EU.

I see 3 priorities for us here in Buenos Aires.

First, we need to continue to promote trade as the main tool of development.

As the world's developing and emerging economies have liberalised their trade practices, prosperity has spread across the globe, bringing growth, opportunity and stability where once there was only poverty.

In this regard, I strongly welcome the entry into force of the Trade Facilitation Agreement earlier this year.

The UK has programmed £180 million in supporting developing countries implement the TFA, between 2013 and 2022.

Second, I welcome the focus on digital trade here at MC11.

I believe that WTO Members must address digital trade issues, including through new rules. We should not wait any longer for ignoring the fast-changing digital landscape risks the credibility of this organisation.

We need to set rules for digital trade that deliver for developing and developed members alike. We need rules that offer the potential of greater participation by women in global trade. And we need rules that support e-commerce as a driver for economic growth. E-commerce and digital trade offer enormous opportunities for countries large and small, developed and developing – an empowering tool for women and SMEs in particular.

Our third priority should be regulation. As tariffs have come down and trade in services has increased, non-tariff measures are increasingly the main source of frustration for companies wanting to do business in other jurisdictions.

Predictability and access based on regulatory outcomes are what matter for businesses and consumers. There is much useful work we could be doing in this area, such as in domestic regulation on services.

Finally, to support us in this work, we need much better data on trade – data which truly reflects what is happening in the global economy where supply chains are increasingly complex.

I strongly support the joint work of the OECD and the WTO in the area of Trade in Value Added. The UK has been and will continue to be a leading voice on this issue.

I am hopeful we will look back at the time we have spent in this beautiful city as the moment when we acknowledged the need for increased urgency in our work. I am hopeful that this urgency will, in turn, lead to a new dynamism in our collective endeavour to update and strengthen the multilateral trading system upon which we all rely.

Thank you.

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## Press release: Governments agree a way forward on EU powers

At the Joint Ministerial Committee in London, chaired by the First Secretary of State Damian Green MP and attended by the Scottish and Welsh governments and Northern Ireland civil service, it was agreed how 142 current EU policy areas will be dealt with as they return to the UK, with only a minority requiring a legislative framework.

The First Secretary also highlighted last week's agreement by the Prime Minister securing the rights of EU nationals living in the UK. Mr Green said that this provided reassurance to those living and working in all parts of the UK and would also be welcomed by employers.

The return of powers from the EU will lead to a significant increase in the decision making powers of the Scottish and Welsh governments and a restored Northern Ireland Executive. It had previously been agreed that some policy areas would require a common UK approach in order to protect the benefits of the UK internal market. Ministers had also agreed in October the principles that would be used to decide on the need for any frameworks.

There is now agreement in principle on how the 142 policy areas previously identified will be allocated into the following three groups:

- areas where no further action is necessary
- areas that could require new non-legislative arrangements
- areas that may require a legislative framework

Only in a minority of areas will a legislative framework be required and officials will now carry out further work in these policy areas.

Speaking after the meeting, First Secretary of State Damian Green MP said:

Today we have agreed in principle on the policy areas where legislative frameworks will and will not be required. This is a significant step forward and while there are still areas we disagree on, we will continue to work through these and find solutions.

The powers and responsibilities of the devolved administrations will be enhanced as a result of EU exit and we will continue to work closely with them so that the new framework arrangements work effectively for all parts of the UK.

The co-operation and hard work from all sides will stand us in good stead for resolving other outstanding issues in the weeks and months to come. The devolved administrations have already signed up to principles that recognise the unique circumstances of Northern Ireland.

The agreement reached by the Prime Minister in Brussels last week also provides reassurance to those EU nationals living in Scotland, Wales and Northern Ireland. I know from my many visits throughout the UK in recent months that this reassurance that they can continue to live and work in the UK will be welcome news to them and their employers.

The next steps will be for government officials to continue discussions on the limited number of areas where legislative frameworks may be required. A range of non-legislative frameworks will also be explored. These frameworks will protect the benefits of the UK internal market, ensure the UK can negotiate, enter into and implement new trade agreements and allow us to safeguard the security of the UK.

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## Speech: Pensions Dashboard Development Day

Thank you all for coming along today to help us take forward the pensions dashboard project. It is really encouraging to know that such a broad spectrum of organisations is represented here, coming together to consider how we can make the dashboard a reality.

The fact that we are all here is an amazing start. As I announced at the PLSA conference in October, the government is committed to making the dashboard happen and I am utterly pleased that responsibility has transferred to the DWP from HM Treasury. It makes sense – we have responsibility for the legislation and the State Pension (a key component to any dashboard).

As the Chinese philosopher Lao Tzu said, ‘a journey of a thousand miles begins with a single step’. Well it’s true...we might have taken more than a few preliminary steps with this...but the journey is now on! The government is truly on board and I hope by being here today will mean that you are too.

The pensions landscape is transforming and we need to bring the consumer with us, ensuring that the right technology is in place not simply to meet the expectations of a digital age (which is one thing) but to maximise opportunities to engage, and change the way people think about their pension.

The pensions freedoms introduced the much needed flexibility to address the

fact that we are living longer and thinking differently about work and retirement.

Automatic enrolment is changing the behaviour of millions of people, turning them into savers by harnessing their natural inertia. By 2018, [10 million workers are expected to be newly saving or saving more into a workplace pension](#) as a result of automatic enrolment.

We also know the nature of work is changing, with more people taking on multiple jobs.

People increasingly have built up multiple pension pots but it is easy to lose touch with these. There are £100s of millions in lost pension pots.

The research tells us there is a lack of feeling of ownership among people of their pension pots. The difficulty accessing these and the complexity of pension information has led to very low levels of engagement, which causes confusion and frustration.

However, engaging people with their pensions continues to be a key challenge.

Increasing engagement can help people better understand their pensions and maximise their savings for retirement; developing a sense of personal ownership and building trust in the system. How we achieve that is of course not straightforward. It is not all going to be magically solved with a single tool. But clearly the pension dashboard could form a critical part of this journey.

We have seen how people value simple and flexible ways to access pension information. Check Your State Pension has provided over 6 million estimates online since 2016. It is time to build on this success.

More widely we have seen the rapid pace of change in how we access and manage our money through mobile banking. This change has been led by the consumer, with [19.6 million people using this type of service across the UK in 2016](#).

But, as [research published by B&CE highlighted](#), while almost 9 out of 10 people at working age know what's in their bank account, only 4 in 10 are likely to know how much they have saved in their different pension schemes.

As demonstrated by the example of mobile banking, for the pension dashboard to be successful it has to be led by the user.

Being clear about what we are trying to achieve with the dashboard is key...the consumer is at the heart of our approach.

The [recent research from the industry consortium](#), the Pensions Dashboard Project, highlights the experiences of other countries that have already introduced a dashboard.

We will take the learnings from these countries into our thinking – learning lessons and building on their successes. Though of course I recognise the context and policy aims of a dashboard will differ from country to country.

The scale and complexity of the pension landscape in the UK brings about its own challenges. But these problems are surmountable.

The report said that 'while different dashboards had different impacts...a common theme across all dashboards has been an increased level of engagement with pensions'. ([Page 45 'Changes in consumer behaviour following the introduction of the dashboard'.](#))

This is encouraging.

The dashboard offers a great opportunity to give people straightforward access to their pension information in a clear and simple form – bringing together an individual's savings in a single place online.

The architecture behind the dashboard has been shown to work and we have the digital capability to make it a success.

But proper engagement will only happen if the consumer has trust in the dashboard and confidence that the information is complete to the extent that it is useful. The independent user research commissioned through the Money Advice Service highlighted the low tolerance among consumers for an incomplete dashboard. That is why we need all parts of the industry on board.

Whether it's the experiences of other countries or qualitative user research, there is growing evidence for some form of compulsion to bring about a complete dashboard in a reasonable timeframe. But there are different ways of approaching this – the Swedish example is an interesting one, where legislation was, in the end, not necessary.

The DWP feasibility study is looking into the detail of all this and we will explore the user perspective and the requirements and concerns among industry. If it is appropriate and necessary to legislate to bring schemes on board within a reasonable timeframe, we will do so.

It is time to bring pensions into the digital age.

All scheme providers have a duty to ensure that a person's data, information that belongs to them, is made available when the person requests it. The pension dashboard can help facilitate the provision of basic pension information, to the benefit of the consumer and industry. Particularly if it means reconnecting members with lost pots.

It can also harness the potential for a great deal more.

Whatever our approach, and particularly if we enable expansion into the open market, a consumer protection framework will be vital to mitigate the risks of poor choices, potential misselling and scams. And of course, the data must be kept secure.

We need to maximise people's engagement in their pension while maintaining their trust. We will ensure that consumer interests are properly safeguarded and their information protected.

There are many complex issues and challenges to the delivery of a dashboard, and I want to hear your views.

Whether we target those newly saving as a result of automatic enrolment, or the over 50s contemplating their quality of life at retirement, prompted perhaps by a mid-life MOT, the pensions dashboard can really help to transform the way people engage with and think about their pension.

So if you take anything from what I've just said please remember this:

1. the government is on board and I hope you are too; the fact we are all here is a great start
2. consumers are at the heart of our approach (to give people a sense of ownership, access to their information and remove complexity) and
3. yes there are challenges but they are surmountable – just because there are no quick solutions doesn't mean we shouldn't start the work

So thank you for your participation here today, and continuing to work with us to make the dashboard a reality.

[Check against delivery]

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## [News story: Defence Secretary congratulates NATO Secretary General, Jens Stoltenberg](#)



UK Defence Secretary Gavin Williamson with the NATO Secretary General, Jens Stoltenberg. Crown copyright.

Defence Secretary Gavin Williamson said:

I congratulate Jens Stoltenberg on the extension of his term as NATO Secretary General, he is a great friend and ally of the UK.

NATO is the cornerstone of our defence and the UK a leading member of the alliance, one of just a handful of nations to meet the commitment to spend 2% of GDP on defence.

Next year, our current Chief of the Defence Staff, Air Chief Marshal Sir Stuart Peach, will take over as Chairman of the Military Committee – the most senior military officer in the alliance. I look forward to continue working closely with the Secretary General to ensure that NATO is in the best possible shape to tackle the threats facing us all.

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