

Speech: Defence in Global Britain

Malcolm [Chalmers] thank you so much for having hosting this event here today at RUSI. It's a real privilege and honour to be able to come along.

It's important to start off by asking the question why do we fight? It is fundamentally, to protect our people, protect our interests, and, of course, to defend Britain.

As a nation, we've never shied away from acting even if that has meant standing alone as we did in the darkest hours of the Second World War. Even after the Berlin Wall fell 30 years ago, when there was no overwhelmingly obvious threat to our security, we recognised the UK had a role and responsibility to stand up for our values across the globe. Defending our values took us to Kuwait, Bosnia, Sierra Leone and Kosovo and it made a difference to millions of peoples' lives.

But, after September 11th, the importance of defence increased as a deadly new threat arose. A threat not just to any nation but to all who cherished the values of the Western way of life. A global ideology seeking the destruction of everything that we hold dear. We have learned much from fighting Al Qaeda and Daesh. But, while we tackled this extremism, state-on-state competition has reviving. Today, Russia is resurgent – rebuilding its military arsenal and seeking to bring the independent countries of the former Soviet Union, like Georgia and Ukraine, back into its orbit. All the while, China is developing its modern military capability and its commercial power.

Today, we see a world of spheres of influence and competing great powers. Not only are we confronting a state like Russia. An ideological enemy without a state like Al Qaeda and Daesh. But the very character of warfare itself is changing. The boundaries between peace and war are becoming blurred. Our adversaries are increasingly using cyber-attacks, subversion and information operations to challenge us and the rules-based international order. Operating in the 'grey zone'. Operating below the threshold of conventional conflict. Our Joint Forces Command is already dealing with this. But, we need to go further. We need to bring together our strategic capabilities. We need to integrate them more effectively and a greater agility to meet the demands of this increasingly contested environment.

We and our allies must deter and be ready to defend ourselves. Ready to show the high price of aggressive behaviour. Ready to strengthen our resilience. And ready, where necessary, to use hard power to support our global interests.

But there is a great opportunity here too. As we look at our position in the world, we should remind ourselves that we are a nation with a great inheritance. A nation that makes a difference. A nation that stands tall. Inevitably, there are those who say that we are in retreat. Those who believe that, as we leave the European Union, we turn our back on the world. But, this could not be further from the truth. Whether people voted to leave or

remain, they believe Britain must continue to play an important and major role on the international stage.

It is my belief that Britain has its greatest opportunity in 50 years to redefine our role. As we leave the European Union. And, the world changing so rapidly it is up to us to seize the opportunities that Brexit brings. We will build new alliances, rekindle old ones and most importantly make it clear that we are the country that will act when required. We should be the nation that people turn to when the world needs leadership.

And Defence will be pivotal in reinforcing Britain's role as an outward looking nation. We are making sure it does so in a number of key ways:

A GLOBAL PRESENCE

First, by increasing our global presence and building on our alliances.

NATO. 70 years on from its founding, remains the bedrock of our nation's Defence. In the past five years, the Alliance has come a long way. It is far more focused and ready to deter and defend against Russian hostile acts. But, more European nations need to be ready and capable of responding too. Stepping up to the 2% NATO target and not being distracted by the notion of an EU Army.

Britain must be willing and able to lead the Alliance, to bring stability in a changing-world. We are a leader in NATO, this year hosting the Leaders Meeting here in London. Alongside this we have sent a Battle Group to Estonia to support NATO's Enhanced Forward Presence. We lead multi-national maritime task groups in the Mediterranean and defend the skies over the Black Sea and the Baltics. And, we strongly support NATO's Readiness Initiative to make sure forces are available and ready to do their job.

And in NATO, we must stand firm against Russia's non-compliance with the INF Treaty. If necessary being ready to deal with the threat that new Russian missile systems may pose. The Alliance must develop its ability to handle the kind of provocations that Russia is throwing at us. Such action from Russia must come at a cost. Nor, can we forget those countries outside NATO who face a day-to-day struggle with Russian attempts to undermine their very sovereignty. We stand ready to support our friends in Ukraine and the Balkans. These countries have the right to choose their own destiny and be free from Russian interference. At the same time, in such an uncertain age, like-minded nations must come together to increase their own security. That is why the United Kingdom is leading the nine-nation Joint Expeditionary Force which in a few months' time will take part in its first deployment to the Baltics.

But we must not see this as our limit. We must be willing to go further. History has taught us that crisis comes when we least expect it. As uncertainty grows we must be ready to act, bringing others with us. Readiness has to be our new watchword.

In an era of 'Great Power' competition we cannot be satisfied simply

protecting our own backyard. The UK is a global power with truly global interests. A nation with the fifth biggest economy on the planet. A nation with the world's fifth biggest Defence budget and the second largest Defence exporter. And since the new Global Great Game will be played on a global playing field, we must be prepared to compete for our interests and our values far, far from home.

That is why Global Britain needs to be much more than a pithy phrase. It has to be about action. And our armed forces represent the best of Global Britain in action. Taking action alongside our friends and allies. Action to strengthen the hand of fragile nations and to support those who face natural disasters. Action to oppose those who flout international law. Action to shore up the global system of rules and standards on which our security and our prosperity depends.

And action, on occasion, that may lead us to have to intervene alone.

Now, I know there are some that question the cost of intervention. But it is often forgotten the cost of non-intervention. The fact that this has been unacceptably high. It will not always be the role of the traditional Western powers to act as a global policeman but nor can we walk-on-by when others are in need. To talk...but fail to act...risks our nation being seen as nothing more than a paper tiger.

I do not underestimate the challenges that this approach brings. But we do start from a position of strength. Our people are already acting around the world from the North Sea to the South Pacific to protect our interests and we already benefit from strong international partnerships. But we cannot take such relationships for granted.

Our global presence must be persistent...not fitful. Patient...not fickle. Permanent...not fly-by-night.

So, as well as our relationships with Europe, we need to build on our established relationship with the United States, Australia, New Zealand and Canada as part of the Five Eyes. With Singapore and Malaysia in the Five Powers Defence Arrangement. With other ASEAN nations, with Japan, the Republic of Korea and India. With our partners in the Middle East, and with our many friends in Africa – from Nigeria in the West to Kenya in the East.

And we are seeking to use our global capabilities to strengthen our global presence.

From this spring, HMS Montrose, along with five other naval vessels, will be permanently based in the Gulf using innovative crewing and support methods to keep the ship available for more of the time. Today, we also go further. And I can announce the first operational mission of the HMS Queen Elizabeth will include the Mediterranean, the Middle East and the Pacific region. Making Global Britain a reality. Significantly, British and American F35s will be embedded in the carrier's air wing. Enhancing the reach and lethality of our forces and reinforcing the fact that the United States remains our very closest of partners. We share the same vision of the world. A world shaped by individual liberty, the rule of law and, of course, the tolerance of others. We have the unique ability to integrate with US forces across a broad

spectrum of areas. And, we are more determined than ever to keep working together.

We will also be using our string of global support facilities and military bases more strategically...to consistently project power both hard and soft. The Duqm port facilities in Oman are large enough to be able to support our aircraft carriers. The Al Minhad and Al Udeid Air Bases, in the Emirates and Qatar respectively, provide strategically important capabilities. In Bahrain, our Naval Base and our long-standing Maritime Command make a major contribution to our activities in the region but also beyond. Further afield we already benefit from facilities in Belize, in Brunei, in Singapore as well as our bases in Cyprus, Gibraltar and Ascension Island.

And, I believe that we need to go further. Considering what permanent presence we might need in areas including the Caribbean and Asia-Pacific to extend our global influence. Our proactive approach shows we are not getting by on half measures. For us global engagement is not a reflex reaction to leaving the European Union. It is about a permanent presence.

ARMED FORCES WITH MORE MASS

But having that presence goes hand-in-hand with our multi-million-pound Transformation Fund, making sure our armed forces have the right capabilities as quickly as possible. And today, I can announce some of the first investments from that Fund.

Take the Royal Navy. They are exerting British influence through greater forward presence. I want to capitalise on that. Investing now to develop a new Littoral Strike Ship concept. And, if successful, we will look to dramatically accelerate their delivery. These globally deployable, multi-role vessels would be able to conduct a wide range of operations, from crisis support to war-fighting.

They would support our Future Commando Force. Our world-renowned Royal Marines – they'll be forward deployed, at exceptionally high readiness, and able to respond at a moment's notice bringing the fight from sea to land.

Our vision is for these ships to form part of 2 Littoral Strike Groups complete with escorts, support vessels and helicopters. One would be based East of Suez in the Indo-Pacific and one based West of Suez in the Mediterranean, Atlantic and Baltic. And, if we ever need them to, our two Littoral Strike Ships, our two aircraft carriers, our two amphibious assault ships Albion and Bulwark, and our three Bay Class landing ships can come together in one amphibious task force. This will give us sovereign, lethal, amphibious force. This will be one of the largest and best such forces anywhere in the world.

In 1940, Winston Churchill said: "Enterprises must be prepared with specially-trained troops of the 'Hunter Class', who can develop a reign of terror down enemy coasts." Our actions mean that we will deliver on Churchill's vision for our Royal Navy and for our Royal Marine Commandos.

Turning to our Royal Air Force, fresh from celebrating its centenary last year, it is now firmly focused on the next 100 years. They already have 17 new RAF and Royal Navy F35 Lightning jets, capable of land-based operations anywhere on the globe and due to embark on our aircraft carrier for the first time later this year. We'll soon have nine new Poseidon P-8 Maritime Patrol Aircraft enabling us to patrol thousands of miles of ocean and greatly enhancing our anti-submarine and maritime capability. We're upgrading our AWACS aircraft with modern and better capability that will improve our battle winning airborne command and control. We are growing our operational Typhoon squadrons from five to seven – equipping them with world leading radar and now carrying deep strike Storm Shadow cruise missiles. And, to complement leading edge technology from F35, I have decided to use the Transformation Fund to develop swarm squadrons of network enabled drones capable of confusing and overwhelming enemy air defences. We expect to see these ready to be deployed by the end of this year.

And the Army is continuing to modernise its forces. We will have a Warfighting Division with troops able to deploy from our bases at home and in Germany. We'll increase the firepower and protection of the battle-proven Warrior and introduce the ultra-modern AJAX. And, at the tip of the spear, will be our elite Parachute Regiment within 16 Air Assault Brigade, able to deploy into any environment at a moment's notice.

So, we are making sure our armed forces have the sufficient mass to be in the right place, at the right time, with the right equipment to deal with the coming dangers.

TRANSFORMING DEFENCE THROUGH INCREASED LETHALITY

Finally, if we are to live up to our global role then our armed forces must continue to be a lethal fighting force fully adapted to the demands of 21st century warfare.

When I came into the Department the talk was about cutting capability. But instead, this Government has delivered an extra £1.8 billion of Defence funding, keeping us on track and prioritising the right UK Defence for the decade to come. That includes £600 million to protect the future of our nuclear deterrence. This ensures we will deliver the new submarines on time and means that we are spending £4 billion every year to ensure the ultimate guarantee of our safety for another 50 years.

That means £60 million to invest in Typhoon's next generation radar. And, as the cyber threat grows, we are making a very significant additional investment on the £1.9 billion we spend on cyber capabilities. That's funding to improve offensive cyber, putting the command and control structures in place across-Government. And, it will give us extra money to protect our network resilience from online attacks.

With the threat from the Kremlin increasing in the North Atlantic, we're spending an additional £33 million to improve our anti-submarine warfare capabilities.

And, we will also spend £100 million on a variety of initiatives to modernise how we do business in defence. If this isn't enough there will also be a further £24 million available through innovative Spearhead projects.

Meanwhile, we are using our Transformation Fund to further increase our armed forces' lethality. For example, we're going to make sure that our ground troops – whether in the Army, the Royal Marines or the RAF Regiment – are going to get the same night vision equipment that their colleagues in Special Forces have. We're also going to buy pioneering robotic fighting and logistic vehicles. Reducing the risk to our personnel and increasing the firepower and agility of our infantry.

In addition, as a result of the Transformation Fund the Royal Air Force will double our armed ISR capability so we can identify and neutralise targets far faster. The Venom kinetic strike capability will mean those who wish to do us harm have more to fear.

And to our armed forces quite simply the sky is not the limit. In space, they look forward to the investment we are making to enhance our space operations centre bringing together the best civilian and military minds.

And our ambitions are greater still.

I want to see our armed forces embracing transformation at an ever-faster rate, keeping pace with technological change, enhancing our mass and increasing our lethality. We shouldn't be shy about the ambition that we have for our forces. The future of conflict will require us to be adaptable, agile and capable of using new technologies quickly and cost-effectively. I am determined to focus the Transformation Fund on investments that will create the armed forces of the future.

That future, of course, is uncertain. But I expect to see, the Army using both manned and unmanned teams, Artificial Intelligence and the unmatched quality of our personnel to win, not just conventional wars but also dominate the conflict in the grey zone.

I expect the Royal Navy to deploy flexibly, to be capable of being in many places at once and to ensure we have an efficient fleet of warfighting ships, looking at how they can grow both their mass and their lethality.

And, I expect the Royal Air Force to operate the next generation with modern Air Command and Control, more combat air squadrons and energy weapons to keep our skies safe.

CONCLUSION

Wherever I go in the world I find that Britain stands tall. It's not just because we are the world's fifth biggest economy. Not just because we have the world's finest scientists, mathematicians and engineers. It's because we have the world's finest and best Armed Forces. Brave men and women who stand up for the values that we hold dear. Men and women that we are so truly proud of.

They are contributing and they are the key capabilities that guard UK airspace and waters. They are supporting the civil authorities right across the United Kingdom. They are ensuring that we remain a leading member of NATO. They are protecting our interests and enhancing our prosperity. And they are showing, they are showing that Britain still matters on the global stage. Some still wish to cut Britain down to size and send her back to her shores. But to those I say that has never been our way. It is not in our nature. Britain has always sought to take risks. Britain has always stood up for its deeply held values. Britain has always been an outward looking nation. And against adversaries upping their spending...investing in new technologies... we have to respond. If we do not, we will find ourselves with fewer options when we face the challenges and the threats in the future.

And Brexit. Brexit has brought us to a moment. A great moment in our history. A moment when we must strengthen our global presence, enhance our lethality, and increase our mass.

So today I set out my vision for UK Defence in a more global age. But as we look to life beyond Brexit, I believe it is incumbent on us all to consider the role of Defence in our national life. Defence has always been the most vital and first duty of Government. But now we have an unparalleled opportunity to consider how we can project and maximise our influence around the world in the months and years ahead. It is up to all of us...from here on in...to make sure that our great nation seizes and grasps the opportunity that present themselves with both hands.

[News story: New stamp duty land tax surcharge for non-UK resident homebuyers to be introduced](#)

A new surcharge levied on non-UK resident home buyers is being considered as part of the government's effort to help control the rise of house prices. Proceeds of the new surcharge would be put towards measures to tackle rough sleeping. The government has committed to ending rough sleeping by 2027.

[The Stamp Duty Land Tax: non-UK resident surcharge consultation](#) will look at how a new 1% increase to stamp duty costs for non-UK residents buying residential property in England and Northern Ireland would work. This follows a commitment made by the Prime Minister and a subsequent announcement of the proposed rate at Budget 2018.

Mel Stride, Financial Secretary to the Treasury and Paymaster General said:

The UK is and will remain an open and dynamic economy, but some

evidence shows that non-UK resident buyers of UK property could be inflating house prices.

A 1% surcharge could help more people own their own homes in the future, and its proceeds will go towards tackling rough sleeping, boosting our plan to halve the numbers of rough sleepers by 2022.

The consultation will cover all aspects of the charge, including how non-residents will be defined and how it applies to companies. Further details will be published after the consultation has concluded on how much the charge is expected to raise.

The charge will apply to any person who is non-resident in the UK, including certain UK-resident companies which are controlled by overseas shareholders. However, crown employees working abroad – such as military service personnel – will not have to pay the surcharge at all whilst those who buy a residential property and then move to the UK will be eligible for a refund of their extra payment.

[News story: Newly protected sites safeguard fabulous fungi](#)

Some of the country's rarest and most threatened fungi will be better protected after Natural England announced the notification of two Sites of Special Scientific Interest (SSSIs).

[2019 marks the Government's Year of Green Action](#), a year-long drive to help people to connect with, protect and enhance nature.

This doubles the number of sites chosen for designations specifically for their fungi. These two new SSSIs provide protection for over 70 additional hectares for important and spectacular fungi, as well as nationally important grasslands and meadows.

The first site is [Dorset's Down Farm, an eight hectares site near Beaminster](#) and home to a nationally important assemblage of grassland fungi, in particular a rich variety of waxcaps and clubs, corals and spindles. These fungi thrive in traditionally managed grasslands and Down Farm's richness is testament to the careful stewardship by the land owner.

Andrew Smith, Natural England's area manager for Dorset, said:

This Site of Special Scientific Interest designation is a reflection of how rare and special Down Farm is as a place for nature.

The traditionally managed hay meadows support a rich flora. In spring there are thousands of the much-declined green-winged orchid. In autumn, the grasslands are equally colourful and spectacular with waxcaps, corals, spindles and club fungi.

This 'waxcap' grassland in west Dorset is now recognised as being of national importance. Notifying the meadow helps safeguard these important natural features that the land owner has nurtured and cared for so well through traditional hay meadow management. Natural England is delighted to recognise the owner's good work and looks forward to this spectacular place being cherished long into the future.

Natural England, and the many people and organisations we work with, are so pleased we can take this important step to ensuring this site has a secure and healthy future. We are grateful to the owner of the meadows and to our partners who have worked with us to establish this designation.

The second notification is [The Leasowes in Halesowen, an area of 63 hectares in the borough of Dudley near Birmingham](#) and one of the best sites in England for its spectacular displays of grassland fungi, including an amazing 28 species of the brightly coloured waxcap mushrooms.

The citrine waxcap, which is on the International Union for Conservation of Nature's global red data list – a list of species at threat of extinction – was recorded at [The Leasowes](#) in 2017.

Pink, golden and parrot waxcaps are amongst the other species spotted at the site off Mucklow Hill.

Emma Johnson, Natural England's area manager for West Midlands, said:

England's Sites of Special Scientific Interest are essential to look after the very best examples of our precious natural heritage and wildlife for generations to come. We are delighted to designate the rare species-rich pastures and grassland fungi at The Leasowes.

It is a great example of how urban sites can hold nationally significant habitats, providing a wonderful place for both people and nature. The designation is a timely recognition of all of the management and conservation work that has gone into the site by wardens, golf course managers, volunteers and community groups over many years.

We see the designation as an important step in making sure the place is enjoyed and thrives well into the future.

SSSIs protect the very best examples of our precious natural heritage and wildlife for the future. Natural England plays a pivotal role in designating

these sites, monitoring and reporting their condition and advising landowners on their management.

These notifications take the total number of English grassland SSSIs selected for fungi up to four. The Joint Nature Conservation Committee has recently published new guidelines for the selection of SSSIs for fungi which were used for the first time in the selection of these sites.

Tim Wilkins, Natural England's Senior Specialist in fungi, said:

There are very few grasslands in the whole of England that support such a spectacular array of fungi. This reflects the great antiquity of the grassland at The Leasowes, all the more remarkable for its proximity to the Birmingham conurbation.

As well as the colourful waxcap mushrooms, the site is also important for its fairy club fungi and earth-tongues. It's great to know that this site and its wonderful fungi will be preserved for current and future generations to enjoy.

Dr Martyn Ainsworth, Research Leader in Mycology, [Royal Botanic Gardens, Kew](#) and co-author of the new guidelines for the selection of fungal SSSIs, said:

It is just brilliant to see two more English SSSIs notified for their spectacular and enigmatic waxcap grassland fungi, which are in general decline right across Europe.

It is especially encouraging and uplifting to note that these designations have occurred so soon after the publication of the new guidelines for selecting such important fungal sites.

The government has laid out its ambition in the [25 Year Environment Plan](#) for a growing and resilient network of land, water and sea that is richer in plants and wildlife.

The Plan sets out our ambition to create and restore an additional 500,000 hectares of wildlife-rich habitat, and develop a Nature Recovery Network.

Visit the [Year of Green Action website](#) to hear inspirational stories of green action, download a copy of our partner toolkit and share your own stories.

[Press release: New system launched to](#)

maintain environmental standards on harmful gases in No Deal Brexit scenario



A selection of pre-packaged foods in a refrigerator

The government has launched a new system to ensure the UK maintains current restrictions on the use of fluorinated greenhouse gases in the event of a no deal Brexit.

The [new online system](#), launched today, will control the use of these harmful greenhouse gases that contribute to global warming. This includes Fluorinated gases (F gases), powerful greenhouse gases used in refrigerators and air conditioners, as well as [Ozone Depleting Substances \(ODS\)](#), which damage the Earth's ozone layer.

If the UK leaves the EU on 29 March without a deal, UK businesses that produce or trade in these gases or products that contain them will have to register on the new system by 12 April 2019. This will replace the current system which controls emissions for all EU Member States.

The new system will enable the UK to continue its ambitious commitment to phase down the use of F gas by 79% between 2015 and 2030 to combat climate change.

Environment Minister Thérèse Coffey said:

Delivering a negotiated deal with the EU remains the government's top priority, but it is the job of a responsible government to ensure we are prepared for all scenarios, including no deal.

The new system is part of the government's commitment to maintain environmental standards once we leave the EU. The continued phase out of harmful greenhouse gases is critical to the global fight against climate change.

Under the new requirements, if the UK leaves the EU without a deal:

- Businesses that produce or import F gas or ODSs in the UK must register to the new UK system. Businesses are able to register between 11 February and 12 April 2019. UK businesses which are already registered on the EU system will receive an email from Defra about how to register. Other businesses can also [register online](#);
- Businesses that register before exit day (29 March 2019) will be able to operate as normal from 30 March 2019. Anyone who registers between 30 March and 12 April 2019 would have to wait for their registration and quota application to be approved before they can trade;
- Businesses looking to secure an F Gas quota for the first time would need to wait until after 12 April 2019 before they can use their quota to import gas. Anyone registering after 12 April 2019 would not get a quota for 2019;
- UK businesses that import products containing F gas or ODSs must be authorised under the new UK system;
- UK businesses that export F gas or ODSs, or products containing them, to the EU would need to set up an office in the EU or appoint an Only Representative to meet EU regulations; and
- Businesses and members of the public that use products that contain F gas or ODSs should continue to operate as they do now as regulations and supply will remain the same.

Technicians qualified in the UK to service products that use F gas or ODSs, such as refrigerators and air conditioners, will continue to be authorised to operate in the UK but not in the EU.

UK certified technicians who work in the EU should monitor decisions made by the EU Commission and Member State governments.

Businesses and technicians that may be affected should read the [latest guidance on using and trading in F gas and ODSs](#) after the UK leaves the EU.

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2. 11 February 2019 First published.

Press release: Seven years in jail for bosses who recklessly risk pensions

A new criminal offence of 'wilful or reckless behaviour' in relation to pensions will be introduced under the proposals to crack down on abuse of final or average salary schemes.

Secretary of State for Work and Pensions Amber Rudd, said:

The vast majority of bosses take their responsibilities seriously and look after their workers' retirement funds.

However, for too long the reckless few playing fast and loose with people's futures have got away scot-free. Acts of astonishing arrogance and abandon punished only with fines, barely denting bosses' bank balances.

Meanwhile workers who have done the right thing and saved for retirement, confident their investments were safe, are left facing a leaner later life.

That cannot be right, which is why, for the first time, we're going to make wilful or reckless behaviour relating to pensions a criminal offence.

The move is designed to ensure company bosses who allow deficits to escalate to unsustainable levels, or who endanger their workers' savings through chronic mismanagement, face the full force of the law.

The intention to introduce a new criminal offence of wilful or reckless behaviour in relation to a pension scheme, and the recommended maximum sentence, is included in the [government's response to a consultation on enhancing The Pensions Regulator's powers](#).

It comes as latest figures revealed more than 10 million people have been brought into workplace pensions saving by automatic enrolment since 2012.

The milestone confirms the success of the government's flagship policy requiring employers to enrol eligible workers into a workplace pension scheme.

Secretary of State Amber Rudd, added:

Automatic enrolment is an extraordinary success story. Thanks to this revolutionary reform, 10 million people can look forward to a more secure future and a better retirement.

That is a remarkable achievement. Workplace pensions had fallen out of fashion and were seen as the preserve of older, wealthier people. Now saving is the norm across the UK, wherever you work.

As we reflect on this milestone, we will of course be considering how we can reach even more people – with our ambition to bring in younger workers and enable everyone, particularly part-time and lower earners and the self-employed, to save more.

Minimum contribution rates under automatic enrolment are due to rise from 5% to 8% in April, as part of the government's plans to help people save even more.

Attitudes towards workplace pension saving are positive and, thanks to automatic enrolment, pension saving is becoming normal. Saving behaviour is sticking: the first increase in minimum contributions which took place last year has not prompted people to stop saving.

The proportion stopping saving through automatic enrolment was just 0.7% in the three months following the April 2018 increase in contribution rates, compared to 0.6% for the 4 year period beforehand.

With record numbers investing in their retirement, the government is introducing a number of additional protections for savers, including a new authorisation regime to govern trusts administering pensions.

The Department for Work and Pensions has already unveiled pioneering proposals to facilitate industry to deliver 'pensions dashboards', providing all the facts and figures about someone's pension savings in one place online.

Media enquiries for this press release – 020 3267 5084

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