



























13. An innovative mailpack, in the Monopoly style, was designed to encourage multipliers, employers, trade unions and the pensions industry to order bulk copies of our main guide PM1 *Don't leave you pension to chance*. Over 3,000 copies of the pack were sent out in November 1998.
14. The business campaign also included the production of flyers, which were included in relevant business publications such as *Financial Adviser* and the *Chartered Institute of Banking News*. Over 100,000 copies of the inserts were produced in total and this generated a good response from businesses ordering copies to pass on to their staff, members or customers.



16. For the campaign aimed at individuals, a wide range of media was used. The Monopoly theme ran throughout the campaign providing a good synergy between each of the individual elements of activity. Examples of the material produced for the campaign are included in the annexes to this report.
17. Monopoly-themed advertisements and inserts appeared in five national press titles and in the *TV Times* during October and November. The advertisements featured a section of the Monopoly board, but with the Monopoly property names/headings being replaced by lifestage pension questions. The aim was to make people think about whether or not they would have sufficient money in retirement to do the things that they would want to and not to leave their pension to chance.
18. Further advertisements appeared at New Year and again in February/March 1999. Changes were made to the 1999 advertisements to make more of the call to action to request copies of the leaflet in this period.
19. Themed advertisements also appeared in the situations vacant section of regional newspapers in several areas – given the importance of thinking about a pension when starting work or changing a job.
20. We also tested themed advertisements in the specialist press of hobby magazines, e.g. football and angling titles, using creative headlines relevant to each of the activities. The aim here was to make people think about whether they would still be able to enjoy these pastimes in their retirement. We also developed a poster and flyer designed to appeal to parents who may be thinking about going back to work, after having children – encouraging them to think about pensions planning. We made arrangements with the Pre-School Learning Alliance to send out the poster and flyer with copies of their newsletter to their outlets. A round of advertising was also placed in some key magazine titles aimed at parents e.g. *Practical Parenting*.
21. We also tested a number of other media routes in early 1999 to see how effective they could be if they were introduced nationally. All of these media used Monopoly-themed creative approaches. They included advertising on take-away food containers in the Granada TV region, advertising in phone boxes in the Tyne Tees area, and inserting a flyer (with a home shopping theme) into the statements of the mail order catalogue *Freemans*.





22. A specially designed themed web page was also developed for the DSS website – [www.dss.gov.uk/pen/index.htm](http://www.dss.gov.uk/pen/index.htm). 'Banner advertising' – paid for promotion of the site – was also placed on other relevant web sites such as search pages to encourage users to access the information leaflets.
23. Articles were prepared for the media and a pack of information was sent out to feature editors of local and regional newspapers through the Newspaper Society for future use.
24. The initial response to the campaign from individuals led us to further develop the national press adverts in early 1999 with a call to action and to target consumers through direct mail. The successful mailpack for businesses was adapted for the consumer market and sent out to 75,000 people. This sample was selected from commercial lists of people who had previously responded to a 'lifestyle' surveys and did not have a second pension.











































14. The seven leaflets were titled as follows.

The overall guide:

PM1 *Don't leave your pension to chance*

The second level leaflets:

PM2 *You and state pensions*

PM3 *You and occupational pensions*

PM4 *You and personal pensions*

PM5 *Pensions for the self-employed*

PM6 *Pensions for women*

PM7 *Understanding contracted-out pensions*



15. The following quantities of the leaflets (English and Welsh versions) were printed in May/June 1998.

PM1 1,005,000 copies  
PM2 201,000 copies  
PM3 201,000 copies  
PM4 302,000 copies  
PM5 201,000 copies  
PM6 302,000 copies  
PM7 101,000 copies

16. John Denham launched the series of seven leaflets at a TUC pensions conference in June 1998. The aim was to ensure that they were distributed as widely as possible to coincide with the launch, before wider marketing activity in the autumn, which was announced at that time.
17. Copies were therefore made available to attendees at the TUC pensions conference, in Benefits Agency offices and were sent to people who had received the Pension Provision Group and Pensions Education Working Group reports – which included key players in the pensions industry. Copies were also sent to relevant financial journalists at national daily and Sunday newspapers at the time of the launch. Just one month after the launch of the leaflets, orders for almost 100,000 copies of the leaflets had been received. The Prudential ordered 30,000 copies of the main leaflet, PM1 for dissemination.
18. In addition to producing the leaflets in English, we also produced them in Welsh, in Braille and on audiocassette.
19. Following their publication, Communications Directorate also submitted the leaflets to the Money Management Council, who had recently set up a Quality Mark for clarity of financial information. Material carrying the Quality Mark would have been judged by the Money Management Council to be unbiased, factually correct and easy to understand. The Quality Mark Committee included various players from industry – for example John Hosker, a former Deputy Director of the Consumers Association and Dr David Bland, Director General of the Chartered Insurance Institute.
20. All seven of our leaflets submitted were awarded the Quality Mark. A press notice issued following the award and MoS met with the Chair of the Money Management Council.
21. A further title in the series, PM8 *Making the most of your personal pension* was added in October 1998. This was also granted the Plain English Campaign Crystal Mark for clarity. 102,000 leaflets were printed in November 1998.





23. Given the new information about State Second Pension and Stakeholder pensions, available in March 1999, Ministers agreed to the production of an insert (PMX), in the form of a Monopoly property card, to be included with all of the PM series of leaflets to introduce these new developments. This was prepared by Pensions Directorate, in conjunction with Communications Directorate and was cleared with departmental solicitors and the Plain English Campaign for the Crystal Mark. It was sent out with all leaflets from April 1999. The initial print run for the insert was 510,000 copies.











13. Communications Directorate and officials worked with Judith Donovan Associates to develop an innovative mailpack to encourage multipliers, employers and the industry to order copies of the main leaflet to pass on to their staff, members or customers.
14. It included a personal letter, a copy of the introductory leaflet *Don't leave your pension to chance* (PM1) and featured a 'Monopoly' car slider for ordering further copies. Stickers, featuring the Pensions Info-Line telephone number, were also in the pack, so that people could attach these to their telephones etc to keep the orderline number at hand for future reference, at hand. An example of the mailing envelope, the letter and the insert is attached at **Annex C**.
15. Just over 3,000 copies of the mailpack were sent out to Training and Enterprise Councils, Business Links, Chambers of Commerce, Independent Financial Advisers, trade unions and relevant trade bodies, in November 1998. Pension providers also received a targeted letter and enclosed mailpack during November.
16. A further mailing of 423 mailpacks took place to the headquarters of banks, building societies and insurance companies, in November 1998. The pack contained the car slider insert, *Don't leave your pension to chance* and a letter from the Director of Communications to the Chief Executive, encouraging them to order bulk copies of the leaflets for their staff or customers.
17. Two versions of a printed flyer targeting businesses, in the shape of a Maltese cross, were also developed to encourage them to order copies of our leaflet for either their members or customers. An example of the flyer is attached at **Annex D**. 38,500 copies of the customer version were included in *Financial Adviser* magazine in November 1998 and 45,000 copies were inserted in Chartered Institute of Banking News in February 1999.
18. An insertion of 37,000 'staff' versions of the inserts was placed in the June 1999 edition of *Financial Adviser*. Originally the intention was to include these inserts in the *British Chamber of Commerce* journal but a suitable slot could not be identified and *Financial Adviser* generated a good response the first time round, so we felt it would be appropriate to go into this publication for a second time.





20. We worked with officials and Triangle Communications to develop interesting, creative advertisements for the national press.
21. The creative approach for the advertisements focused on the Monopoly board. Monopoly property names/headings were replaced with lifestage pension questions. We focused on the idea of making people think about whether or not they would have sufficient money in their retirement to do the things that they may want to, and not to leave their pension to chance, eg *Set your wheels in motion....and you'll be motoring in retirement*, featuring the Monopoly car icon. Examples are attached at **Annex E**. Another version of the advertisement focused on the phrase *Don't leave your pension to chance* and the GO square of the Monopoly board.
22. A total of 20 Monopoly themed press advertisements appeared in five national press titles during October and November 1998. Some advertisements were in colour, others in black and white, and in a range of sizes, including L-shaped around the page to maximise the effect of the Monopoly board idea. Advertisements were purchased in the *Daily Star*, *The Sun*, *Daily Mirror*, *Daily Express*, and the *Daily Record* in Scotland, by a specialist media buying agency called Mediavest, who are contracted to the Central Office of Information. Buying media space through this channel allowed us to benefit from Government bulk buying discounts and therefore more space could be purchased for our limited budgets. These titles were selected to target the lower socio-economic groups, who are less likely to have made adequate pension provision.
23. A double-sided flyer was also produced for insertion in the *TV Times*, and in two national press titles. The insert followed the style of the Monopoly property cards on one side and featured pension themed squares from the board game (as used in the press advertising). The insert also featured a cut out coupon for people to order copies of the leaflet from the Freepost address or by calling the Pensions Info-Line.
24. 100,000 copies of the insert were placed in both the *Daily Express* and *Daily Mirror* during November. The insert in the *TV Times* was supported by two press advertisements in the publication during October and November. An example of the insert is attached at **Annex F**.
25. To maximise opportunities available to us at New Year, when people often make resolutions to sort out financial issues, New Year themed advertisements were developed with the headline – *Don't leave your pension to chance for yet another year*. These were placed in the *Daily Mail*, *Daily Mirror*, *Daily Record* and *The Sun* on 4 and 5 January 1999.
26. Up until the end of 1998, the response to the consumer (individual) element of the campaign had been lower than expected (see next section). We



therefore worked with Triangle and the Central Office of Information to look at adapting the press advertisements to focus less on general awareness of the information leaflet/saving for retirement and more on specifically generating requests for the leaflets from individuals.

27. We built on the campaign advertisements used at New Year, and put an emphasis on calling NOW for information and also included a cut out coupon in the adverts in the style of a Monopoly property card for people to send in to the Pensions Info-Line via our Freepost address. These are attached at **Annex G**.
28. These half page, black and white advertisements were placed in the national press over a three-week period from week commencing 15 February 1999 until March 7 1999. A mix of mid-market and popular national daily and Sunday press titles were selected.
29. More inserts, which featured larger coupons/telephone number, were placed in the regional editions of the *Daily Mirror*, *The People* and the *Daily Record*. For example, a total of 920,000 inserts were placed in the Granada, Yorkshire and Tyne Tees editions of the *Daily Mirror*; 500,000 were placed in regional issues of *The People*. A total of 1.7 million inserts were placed over the three papers used, during the week commencing 8 March 1999.

### **Regional Press Advertising**

30. Given the importance of thinking about a pension when starting work or changing a job, an advertisement was developed for the 'situations vacant' sections of regional newspapers in October and November 1998. This used a lightbulb icon with the headline of *Switching to a new direction.....if you are changing jobs, take this chance to think about your pension*. An example of the advertisement is attached at **Annex H**.
31. Twenty-two colour advertisements were placed in regional newspapers in Scotland, Yorkshire, Tyne-Tees, Central and Anglia regions during October and November 1998. Newspaper titles used included *the Newcastle Evening Chronicle*, *Edinburgh Evening News*, *Coventry Evening Telegraph* and the *Eastern Daily Press*. One advertisement was placed in each of the twenty-two newspapers selected.

### **Specialist press (hobby magazines) advertising**

32. Given that one of our key messages was to make people think about saving for their retirement, we wanted to test advertising in the specialist 'lifestyle/hobby' press to see how effective this was in reaching our audiences. We focused on sporting magazines covering football, angling and motoring as well as the parenting press. With the sporting magazines we wanted to make people think about whether they would still be able to enjoy these pastimes in their retirement.



33. Creative advertisements were developed using a square on the Monopoly board, which was tailored for each activity. For example, for the footballing press, the advertisements carried the heading *Kick off with the right pension....and enjoy achieving your goals in retirement*. The advertisement featured the boot playing piece from the Monopoly game. Quarter page colour advertisements appeared in the February/March 1999 editions of **BBC Match of the Day** magazine, **Total Football** and **When Saturday Comes**.
34. In the angling press, the advertisements carried the heading *Land the right pension....and stay hooked on your favourite pastime in your retirement*. Two advertisements were booked for November 1999 in the **Angling Times** and **Anglers Mail**. Due to poor reproduction of the advertisement, the **Angling Times** offered us a further advertisement free of charge in January.
35. In the motoring press the headline, *Get your pension in gear....and enjoy motoring around in your retirement*, was used along with the car playing piece from Monopoly. A total of four advertisements were placed during the campaign, in **Auto Express** during November 1998 and January 1999 and in **What Car** during February and March 1999.
36. All advertisements featured the Pensions Info-Line telephone number and the Freepost address for ordering copies of our information leaflet. Examples are attached at **Annex I**.

#### **Pre-School Learning Alliance (PSLA) and the parenting press**

37. We developed a poster and flyer designed to appeal to parents, who may be thinking of returning to work after having children, emphasising the importance of pension planning. The poster featured the train icon from Monopoly, with a headline of *Toying with the idea of going back to work*, with accompanying text about planning for pensions, and the Pensions Info-Line number. The flyer addressed our audience with more information about pension planning. A copy of the poster and flyer is attached at **Annex J**.
38. The Pre-School Learning Alliance, who represent fee-paying nurseries and playgroups, agreed to send out a poster and flyer with copies of their newsletter to their outlets. This mailing took place in January 1999.
39. We also bought advertising space in the parenting press to target new parents, planning their family's financial future. The advertisements used the headline *A new arrival?....What better time to make sure your family's long-term future is taken care of*, and the train icon from the Monopoly board. It also featured the telephone number of the Pensions Info-Line and the Freepost address to order copies of our leaflet. Six full-page colour advertisements were placed in three titles, **Parents**, **Practical Parenting** and **Mother and Baby** during February and March 1999. An example is attached at **Annex K**.



40. Triangle identified three new media routes for reaching our target audiences – in particular to raise awareness of pensions issues. These were innovative routes which, following Ministerial agreement, we decided to test on a regional basis to establish their effectiveness. The tests were to be used to inform thinking for future years where, if successful, these channels could be considered on a national basis.

- ***Freemans home shopping catalogue***

41. A flyer, with a home shopping theme, was developed for inclusion in the statements of customers of the mail order catalogue Freemans. The flyer used the headline of *Enjoy shopping from home?* featuring the house pieces from the Monopoly board. A copy of the flyer is attached at **Annex L**.
42. It was included in the statements of a sample of 75,000 customers, in the week of 25<sup>th</sup> January 1999. Freemans was selected because it offered the best deal for reaching our target audience based on their customer profile.

- ***Adlids***

43. Given our objective of raising awareness of pensions and saving for retirement, we also tested a recent and innovative route of advertising on take-away food containers. These are known as ‘adlids’. Using the creative headline of *Think about a pension for starters.....and you can really take it away in your retirement*, our lids appeared on Indian or Chinese take-away food containers in the Granada region between 25<sup>th</sup> January and 28<sup>th</sup> March 1999. An example of the adlid is attached at **Annex M**.

- ***BT telephone kiosks***

44. Given that younger people were part of our target audience, we tested the effectiveness of advertising in BT telephone kiosks. In the same style as the other promotional material using a square of the Monopoly board, posters were developed, which featured a headline of *Give us a ring*. The ring icon from the new Monopoly board was used as the illustration. The Pensions Info-Line number was featured strongly to encourage people to call for a copy of our leaflet. A copy of the poster is attached at **Annex N**. The test exercise took place in the Tyne Tees area from 1 February 1999 to 31 March 1999. Posters appeared in a total of 420 telephone kiosks.





49. Following the launch of the publications, all the leaflets were prepared for the Internet so they could be placed in an area of the DSS website – [www.dss.gov.uk/pen/index.htm](http://www.dss.gov.uk/pen/index.htm). They were available in text, HTML and PDF (full design) formats. As part of their marketing pitch, Triangle suggested that an important part of the campaign would be to make the information on the website more interesting and interactive. As a result we worked with Triactive (Triangle's new media arm) to develop the site and also trialled 'banner' advertising – paid-for promotion of pensions leaflets on other web pages such as search engines like Yahoo. These advertisements featured animation of the Monopoly images with text encouraging users to click on the advert to take them through to the leaflets site.
51. A sample of 75,000 people was selected to receive a targeted mail pack, encouraging them to order a copy of our introductory leaflet. The sample was selected from commercial lists of people who had previously responded to 'lifestyle' surveys. Lifestyle surveys contain lists of questions on subjects like hobbies, shopping habits, financial situations and so on. Specialist companies undertake the surveys. The selected sample had previously indicated that they:



- did not have a second pension;
  - fell into the aged bands of 18-45; and
  - had an income of between £10,000 and £25,000.
52. Lifestyle surveys are very good sources of up-to-date information, widely used by the direct marketing industry. Three lists were identified. The first was provided by a group called *Claritas*. From this list, we identified 55,000 people who indicated that they did not have a second pension and were considering one. A further 10,000 people were selected from a list run by *Consumer Access* (part of the Burton group), and 10,000 people were also selected from *Consumer Surveys*, another well respected list broker.
53. The mailing took place in the first week of April 1999. We felt that this would provide us with a good indication of whether the highly targeted approach of direct mailing to consumers was effective in generating responses from individuals, and could be extended in the future. Further details on the effectiveness of this activity are given in the analysis section of this report. The direct mail pack that was used is attached at **Annex P**.
54. A general article about the leaflets was also sent to the TUC, CBI and Employment Service for inclusion in relevant internal and external publications. The article featured in a December 1998 edition of DfEE's *Employment News*.
55. The telephone number of the Pensions Info Line (for ordering copies of the leaflets) was featured in the handbook given to all temporary workers on the books of Reed Personnel Services when a new edition was published in autumn 1998. We also approached the Federation of Recruitment and Employment specialists to encourage their members to call for copies of the leaflets.
56. Mailings took place in February 1999 to organisations that had previously responded well to Government information activity on pensions through the Pensions Info-Line, to women's organisations (highlighting particularly the availability of PM6 *Pensions for Women*); and to self-employed people's organisations (promoting the availability of PM5 *Pensions for the self-employed*).
57. We offered copies of our leaflet to Age Concern who ran a campaign on the importance of saving for retirement during early 1999. Their campaign featured computer generated images of what pop/television stars would look like in their retirement and focused on the need to save now to maintain one's lifestyle in retirement. Although Age Concern did not place an order immediately, as this campaign had been a one-off press campaign, we subsequently received an order from them for leaflets to be featured at a regional *Debate of the age* event that they were organising.























































