



YEAR	OVERALL INDEX VALUE	SUB-INDEX VALUES			OVERALL INDEX GRADE	INDEX RANKING
		Adequacy	Sustainability	Integrity		
2009	63.9	56.6	56.4	86.3	C+	5 th of 11
2010	63.7	64.9	47.1	85.3	C+	6 th of 14
2011	66.0	67.8	50.8	84.5	B	6 th of 16
2012	64.8	68.1	46.5	85.0	C+	7 th of 18
2013	65.4	68.2	48.0	85.4	B	9 th of 20
2014	67.6	69.8	52.4	85.4	B	9 th of 25
2015	65.0	64.2	51.3	85.5	B	9 th of 25
2016	60.1	55.5	48.8	83.2	C+	11 th of 27
2017	61.4	58.2	49.4	83.5	C+	15 th of 30

The **United Kingdom's** Retirement Income System comprises a single tier state pension supported by an income-tested pension credit, and supplemented by voluntary occupational and personal pensions. Auto enrolment will cover nearly all employers from 1 April 2017, requiring employers to enroll employees in pension schemes with minimum contributions (currently 2% but planned to increase to 8% by 2018) but employees can opt out.

**Reminder:* Each year, the Index undergoes some small changes. These changes include questions being added, removed or altered, as well as the addition or removal of nations participating in the Index. Although the effects of these changes are very minimal, some of the information in this table can be impacted. A more detailed outline of these changes can be found in Chapter 3 of the Full Report for each edition.

The 2017 Report's Policy Recommendations

The overall index value for the British system could be increased by:

- Restoring the requirement to take part of retirement savings as an income stream
- Raising the minimum pension for low-income pensioners
- Further increasing the coverage of employees in occupational pension schemes
- Increasing the level of contributions to occupational pension schemes
- Raising the level of household saving
- Accelerating the intended increases in the state pension age.

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