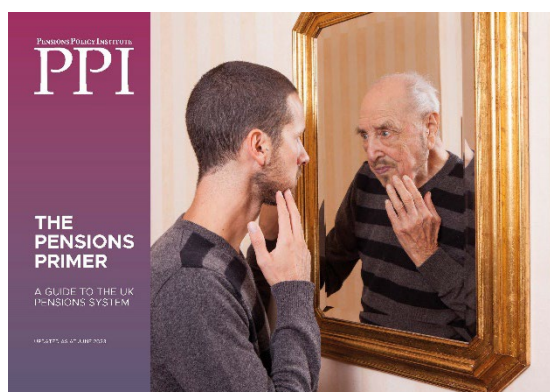


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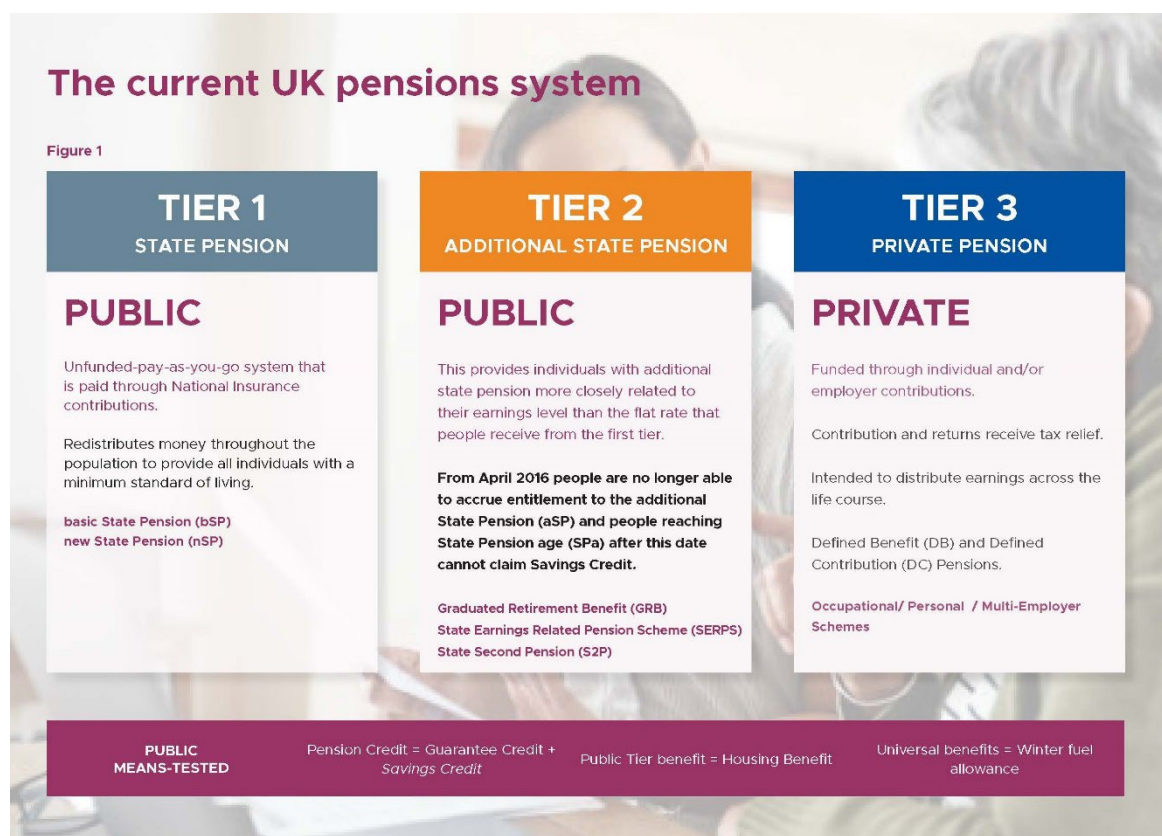


The **Pensions Policy Institute (PPI)** is today releasing the 2023 edition of the **Pensions Primer: a guide to the UK Pensions system**.

This highly anticipated annual update provides an outline of the UK pensions system and the influences of current policy. The guide is intended for people wanting to learn about, or update their knowledge relating to, current UK pensions policy and covers both the State and private pensions.

The 2023 version reflects the current position of, and legislated future changes to the UK pensions system **as at 1 June 2023**.

The Primer explains the UK Pension system by applying a three-tier approach encompassing both State and private pension accrual and entitlement:



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**Danielle Baker, Head of Membership and External Engagement at the PPI** said “Pensions are complex with many layers, there is no way to get around this fact! The PPI’s Pension Primer breaks down these complexities and provides additional, more detailed explanations of some of the archaeology of these layers. It brings together in one place all the information required to help you understand the pensions system in the UK, by explaining in a clear format the current situation and the reasons why we have reached where we are today.

The Primer combines experience with independence to deliver a robust and informative output creating a clear picture of the current pensions system.”

[To download a copy of this year’s Pensions Primer please click here.](#)

~~ ENDS ~~

**For further information please contact -**

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## Notes for editors

1. **We are an independent educational research institute: The Pensions Policy Institute (PPI)** does not lobby for any particular solution, and we are not a think-tank taking politically influenced views. The PPI is an educational research institute, and have been providing non-political, independent comment and analysis on pensions policy and retirement income provision in the UK for over 20 years. Our aim is to improve information and understanding about pensions policy and retirement income provision through research and analysis, discussion, and publication. For news and other information about the PPI please visit [www.pensionspolicyinstitute.org.uk](http://www.pensionspolicyinstitute.org.uk)

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2. **The Pensions Primer** forms part of the PPI's core work, funded from donations received from our Supporters and individuals.
3. The Pensions Primer should not be used to make individual pensions decisions.

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