

# 7.14

## Personal and Stakeholder Pension Fund Values

Number of Individuals holding Personal and Stakeholder Pensions by gender, age and fund value<sup>1</sup>. 2005-2006

Numbers: thousands

Year Ending 5 April 2006

Range of Age	Fund Value (lower limit)						Total
	Less than £5,000	£5,000	£10,000	£30,000	£50,000	£100,000	
<b>Female</b>							
15 and Under	10	0	0	0	0	0	20
16-24	80	10	10	0	0	0	100
25-34	350	150	140	10	0	0	670
35-44	430	290	420	90	40	10	1,270
45-54	270	180	300	80	50	10	890
55-64	130	100	170	40	30	10	480
65 and over	40	20	30	10	0	0	90
<b>Total<sup>2</sup></b>	1,310	760	1,060	230	130	30	3,520
<b>Male</b>							
15 and Under	10	0	0	0	0	0	10
16-24	160	20	10	0	0	0	190
25-34	450	240	300	50	10	0	1,050
35-44	520	390	900	300	160	30	2,300
45-54	300	220	600	300	230	90	1,740
55-64	200	140	380	180	160	90	1,150
65 and over	50	30	50	20	20	20	190
<b>Total<sup>2</sup></b>	1,690	1,050	2,240	850	580	240	6,650
<b>Total<sup>2</sup></b>	3,000	1,800	3,300	1,090	710	270	10,180

May 2008

### Footnotes

1. The market value of funds can be reported for any date between the 6th October preceeding the reporting date and 5th October following the reporting date. To maintain consistent presentation all fund values have been re-valued to 5th April 2006.

2. Components may not sum to totals due to rounding.

### Notes on the Table

- The table shows individuals holding a Personal and/or a Stakeholder Pension by gender and age. The data is derived from a sample of annual returns of information submitted to the HM Revenue and Customs by Personal and Stakeholder Pension providers.
- The data is collected primarily for compliance purposes and contains the value of funds held by each provider. As well as containing individual details, such as name and date of birth, the data also contains their National Insurance number. Using this it is possible to aggregate across those who have arrangements with one or more providers. Therefore we are able to present these results at an individual level.
- The table relates to the number of individuals who have a fund valuation in the year. Whilst in theory the data should give us details of all individuals, in practice due to incorrect or missing data less than 100% of records are available for analysis. To account for this imputation techniques have been used to take account of this shortfall. In addition, modelling techniques based on contributions made during the lifetime of Personal and Stakeholder Pensions, stock market valuations and assumptions for withdrawals, have been used to derive our best estimate of the value of funds in Personal and Stakeholder Pensions. For these reasons the figures presented are tentative and subject to a wider than normal margin of error.
- The fund values shown here only include Personal and Stakeholder pensions. Individuals pension provision may also include Occupational Pensions which are not included here.

