

Workie was feeling sad. He had accomplished his special mission on the instructions of Baroness Ros _____ (1) to deliver gifts of mini-Workies to every small employer in the town of Snowville, with a festive card saying "Don't ignore the _____ (2) Pension".

Unfortunately, everybody had ignored him, even attired in his fetching red and white hat which he had thought was more noticeable than his usual rainbow colour. The workers at Get Stuffed turkey farm had not responded to his cheery wave, the staff at Gifts R Us had not offered him a glass of festive cheer and the local market traders had blanked him when he had smilingly placed a mini-Workie on each stall. A group of young children were delighted to see him and had tried to turn him into a giant snowman. His fur was now sodden and he rather wished they had ignored him too. Poor Workie.

The aroma of fresh coffee lured him into a crowded café. Feeling soggy, miserable and invisible, Workie tucked himself behind a corner table and took out his copy of Squire Patton Boggs' [Pensions Lessons for Trustees](#).

"Hmmm", he mused, "the pensions industry has a lot to achieve in the coming years. I understand why the Pensions Minister [announced](#) the postponement of further legislative reform via Collective Benefits, D_____ / A _____ (3) and A _____ / T _____ (4). My friends at the DWP certainly have their hands full dealing with the reform of the state pension system from next April. Linked to this, as a result of the abolition of _____ - _____ (5) on the reference scheme test basis, both employers and pension members will face an increase in _____ / _____ (6) contributions."

Workie sneezed and hoped he wasn't coming down with a cold. Steam was rising from his matted fluff as he dolefully contemplated tax issues. "The constant tinkering with the pensions tax system is not helpful", reflected Workie. "The tapering of the _____ / _____ (7) for those whose adjusted annual incomes are more than £150,000 will cause a headache given that trustees can't know for sure which members are affected. The alignment of _____ / _____ (8) Periods with tax years from 6 April 2016 may be logical but has resulted in complicated transitional arrangements in the current tax year. Also, the further reduction in the _____ / _____ (9) to £1 million will affect a greater number of pensions savers. And goodness knows what the 2016 Budget will bring, when Chancellor George _____ (10) will reveal the outcome of the consultation on pensions tax reform!"

Workie sighed as he studied the puddle surrounding his chair. "In 2016, half a million employers will reach their _____ / _____ (11) for compliance with automatic enrolment duties", he mused. "The staff at the office of the _____ / _____ (12) in Brighton face a busy time policing this while combatting the pensions scammers."

"Excuse me for interrupting, but would you be in my selfie?" Workie looked up in amazement to see the café owner standing shyly by his table. "Also, I would be honoured if you would accept a complimentary mince pie; you are our first celebrity customer!"

Tears of joy welled up in Workie's eyes as he beamed at the camera, accompanied by a spontaneous round of applause from the customers in the crowded café. For one fan after another, he posed for photographs. He was a celebrity, not so invisible after all! Perhaps 2016 would be a _____ [13 – tie-break – complete as you prefer!] for the workplace pension.

To be in with a chance of winning a fabulous prize, please fill in the gaps and email your entry to [Brenda Riley](#) by 5pm on Monday 21 December. Good luck!

