

### September 2016

#### Consumers and the Economic Outlook: Quarterly Update - UK

“For the UK, the EU referendum is one of the defining moments of the 21st Century so far, with long-term implications that will rival events as seismic as the financial crisis. The truth is, though, that this early in the process there has been little direct impact on most people’s ...

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#### Retirement Income Solutions - UK

“The retirement income market has changed dramatically since 2014, with mixed fortunes for annuities and income drawdown products. Despite a huge contraction in new annuity sales, it’s clear that retirees still want a predictable and guaranteed income in retirement, and this could see hybrid and blended products come to prominence ...