

## December 2013

### Self Invested Personal Pensions - SIPP - UK

“The main winner following increased regulation from the FCA will undoubtedly be the larger SIPP providers. Their economies of scale will allow them to continue to dominate the market, by acquiring their smaller rivals and lowering costs, to appeal to a wider range of consumers.”

## September 2013

### Consumers and Pension Auto-Enrolment - UK

“The true test of auto-enrolment is how SMEs handle the administration of schemes as they approach their staging dates. There are expectations that opt-out rates will be higher amongst these smaller employers, and that the employers themselves will be ill prepared to deal with the implementation of the scheme.”

## August 2013

### Annuities - UK

“The pensions landscape is changing. Older people are set to work for longer and delay their annuity purchase and younger people are facing a future of inadequate pension savings. Increased flexibility as well as more education and advice around annuity products – particularly non-standard annuity products – is required in ...

## June 2013

### Occupational and Group Pensions - UK

“Pension reforms are going to encourage much-needed innovation in the occupational pension market. Pension providers will have to create more efficient business models if they want to engage with employees on low wages and SMEs and reap the rewards of auto-enrolment. Appealing to the mass market will have to involve ...

**May 2013****Equity Release - UK**

“Regulation will provide challenges for the equity release market. However, there is cause for optimism, with demographic changes, a lack of pension provision and high levels of home ownership likely to guarantee the industry’s future.”

**March 2013****Personal and Stakeholder  
Pensions - UK**

“With RDR-related reforms set to make independent advice increasingly harder to come by for many consumers, rising interest in the ability to manage and monitor pensions online among younger savers can be seen as an encouraging sign. It suggests that savers are becoming increasingly more comfortable managing their own finances ...

**January 2013****Pensions - Intermediary Focus -  
UK**

“The next 12 months are set to be very challenging for intermediaries, as firms adjust to the new reforms and strive to sustain their profit levels under new adviser charging models. The recent contraction in the size of the intermediary population will probably persist, although the rate of decline should ...