

### December 2014

#### Saving and Investing - Intermediary Focus - UK

“Investment intermediaries are operating in a tough environment, with an increased regulatory burden. However, firms that are adequately capitalised and resourced can take advantage of a number of new opportunities in order to boost their revenue streams.”

### November 2014

#### Affluent and HNW Investing - UK

“While the traditional model is under threat from a mix of rising costs, greater pricing transparency and intensifying competition, a new breed of wealth manager is starting to emerge. This could demystify the investment expertise of established discretionary managers and put their fees under greater pressure and scrutiny.”

– ...

### October 2014

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

“The revival in confidence has stalled. Although the economy is picking up speed, the population as a whole isn’t feeling the benefit of the recovery. People are as likely to say that they feel worse off than they did a year ago as they are to say that their finances ...

#### Share Dealing - UK

“Consumers can find share dealing daunting at first. This presents a barrier, preventing some would-be investors from entering the market. Providers need to make the application process as clear, simple and jargon free as possible, and should use technology to make this happen.”

– Alex Hiscox, Senior Analyst – ...

### September 2014

#### ISAs - UK

“ISA providers should embrace the new ISA reforms and ensure that they can offer consumers the maximum amount of flexibility that the new ISA rules can afford. The traditional line between cash and stocks and shares ISA providers is now blurred. Cash ISAs should begin looking at offering consumers a ...

### July 2014

#### Collective Investments - UK

"To many people, the very word 'risk' implies that they are likely to lose their money. This needs to change. One of the most powerful things that providers can do to reduce people's anxiety about risk, is to encourage them to think long term."

#### Consumers and The Economic Outlook - Quarterly Update - UK

"Although people are still more confident than they were in 2013, Mintel's data suggests that they're not entirely convinced by the economic revival. Across all three key measures (current situation, impact of the slowdown and how they expect their finances to fare over the next year), sentiment was slightly more ...

### May 2014

#### Saving and Investing for Children - UK

"Despite a continued squeeze on household finances felt by parents in particular, the majority continue to save for their children. Simultaneously, children exhibit a strong desire to save, revealing an opportunity for providers to support parents in offering the necessary guidance to the new generation of young savers."

### March 2014

#### Buy-to-let Mortgages - UK

"Although the new rules linked to the Mortgage Market Review (MMR) will not apply to non-regulated buy-to-let business, there will still be some ramifications, not least because many lenders operate in both the mainstream residential and specialist buy-to-let sector."