

December 2012

Savings and Investments Intermediary Focus - UK

“The savings and investment intermediary market is about to embark on a year of transition. The issue that will affect the market the most over the next 12 months is the RDR. Intermediaries are at risk of losing a proportion of their customer base which will impact revenues and many ...

Consumers and Planning for Long-term Care - UK

“Long-term care-related products and services are not just about the end user. When an elderly person needs care, it often affects several generations within a family. The financial and psychological pressures being felt by the so-called ‘sandwich generation’ – people who are simultaneously supporting themselves, their elderly parents and their ...

November 2012

Affluent Investing - UK

“Historically, wealth management has been one of the most profitable areas within the banking sector. While it remains a lucrative business, with considerable untapped potential (particularly within the mass affluent sphere), private banks and wealth management firms are facing a number of regulatory challenges and cost pressures, as well as ...

October 2012

Share Dealing - UK

“Many UK adults still view sharedealing as the preserve of bankers in the City of London, or the highly affluent. Due to this prevailing attitude there are certain misconceptions regarding sharedealing, mainly towards the risk and complexity of equity-based investing. Although sharedealing is most certainly a higher risk strategy than ...

September 2012

ISAs - UK

“The ISA market is relatively mature which makes further market growth in volume terms challenging for providers. The cash ISA market in particular is hampered by low interest rates, while the stocks and shares ISA market is currently fighting against consumer fears about the stock market. However, a desire to ...

July 2012**Collective Investments - UK**

“The single biggest reason why Britons say they do not own an equity-based investment is not a lack of interest but rather a fear of putting their money at risk. A potential way to get around this key barrier is to communicate the difference between taking a gamble and a ...

March 2012**Buy-to-Let - Investing in Property - UK**

“Although the buy-to-let sector is a niche investment area, a higher number of people are hoping to become landlords or expand their current holdings than those that have left the market. Increasing demand for rental property and lower interest rates have made buy-to-let an attractive investment opportunity, and this should ...

Consumers and The Economic Outlook - Quarterly Update - UK

The report includes an overview of the changes in household well-being over the last three years, a breakdown of planned and recent spending, and consumers' assessment of how well they manage their money. Free to Mintel Oxygen subscribers, the report is the third in an ongoing series of quarterly updates ...

February 2012**Structured Deposit and Structured Investment Products - UK**

“In the trade-off between risk and return, consumers continue value capital protection over the potential for high returns. However, this does not mean that UK consumers are entirely risk-averse: more than 50% would consider investing a proportion of their savings and investments into products that carry a degree of risk ...