

### 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 ...