

January 2017

SIPPs - UK

“The SIPP market is increasingly diverging into two separate areas: lower-cost and lower-value platform SIPPs and full-range bespoke SIPPs. Despite the many challenges ahead, there is a place for both plan types. Bespoke providers will have to hold greater levels of capital, and yet more of them may be forced ...

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 ...

August 2016

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 ...

June 2016

Workplace Pensions - UK

“Pension providers and advisers are about to face their busiest period yet, as nearly 600,000 small and micro-sized employers reach their staging date for auto-enrolment during 2016/17 and a further 1.1 million new employers stage in 2017/18. They will need to have sufficient resources in place ...

May 2016

Equity Release Schemes - UK

“The growth of the equity release market is almost guaranteed by a number of strong market drivers, such as population growth, house price rises and changes in retirement preparation. However, consumers remain suspicious of the industry and there is work to be done to ensure that those who need help ...

Consumers and the Economic Outlook: Quarterly Update - UK

“Mintel’s consumer confidence data shows that the economy only has, at best, an indirect impact on sentiment. When the UK economy was outperforming most of its peers, many people were still pretty wary. However, in 2016 sentiment has continued to trend upwards, despite disappointing growth in the economy as a ...

April 2016

Personal Pensions - UK

“The pension freedoms brought renewed interest to the personal pensions market in 2015. However, the pace of legislative and regulatory change is undermining confidence in pension savings, with consumers looking towards alternative investments to fund retirement. As such, pension providers should continue to focus on improving access to education and ...

January 2016

Retirement Planning - UK

“It is too early to judge whether pension freedoms has had a generally positive or negative impact on consumers. However, there is no doubt as to the scale of the impact they have already had on the retirement industry. Product providers and advisors are developing new offerings, while regulators are ...