

December 2014

Self Invested Personal Pensions - SIPP's - UK

“The 2014 Budget reforms have given pension holders greater flexibility and choice at retirement, greatly stirring up the landscape of the pensions’ industry. While income drawdown seems to be the most popular choice among SIPP investors following the Budget announcement, annuities still remain on the books for many, alongside encashment ...

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 ...

August 2014

Annuities - UK

“There is no doubt that the annuities market will suffer a significant drop in 2014, possibly 2015 as well, but consumer demand for a retirement income that provides a predictable, guaranteed income will result in annuities bouncing back.”

- Rich Shepherd, Research Analyst – Financial Services

This report looks at ...

July 2014

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 ...

June 2014

Occupational and Group Pensions - UK

“So far, auto-enrolment has proved a success, but the true test is still ahead. The insurer-administered occupational and group pension sectors are primed for significant expansion, as small and medium-sized employers become subject to new pension duties and millions of new savers are added to the (largely DC) pension pool ...

May 2014

Equity Release Schemes - UK

“Equity release providers are positioning themselves to take advantage of the expected growth in demand, as a result of an ageing population and an increase in the number of retirees with outstanding mortgage debt.”

March 2014

Personal and Stakeholder Pensions - UK

“Although at first glance the government’s pension auto-enrolment scheme can be seen as a threat to the personal pensions market, rising interest in pensions and retirement savings, particularly among younger savers, is an encouraging sign. Appealing to the younger generation will have to involve fresh and innovative ways of educating ...

January 2014

Pensions - Intermediary Focus - UK

“Many companies offer their employees the opportunity to enrol in some form of pension scheme, but relatively few back this up with the supply of financial advice or education. The closer ties advisers are developing with



FS: Pensions and Retirement - UK

employers due to pension auto-enrolment provide a significant opportunity to work with companies to ...