

December 2012

Self Invested Personal Pensions - SIPPs - UK

“The SIPP market has reached a pivotal stage in its development. Faced with the prospect of slower growth, tougher competition and increased capital requirements, the market could well experience greater consolidation in the future, as smaller operators are acquired by larger providers with more robust balance sheets.”

September 2012

Consumers and Pension Auto- Enrolment - UK

“While British consumers are quite fond of the idea of employer contributions they are predictably less enthusiastic about having to contribute themselves. Granting savers access to a certain proportion of invested funds under specific circumstances could be a powerful way to encourage people to save more than just the minimum ...

August 2012

Annuities - UK

“The annuity market will be required to undergo some changes in order to keep pace with the changing pensions industry as a whole. Regulation will be a key factor in framing these changes as the industry will have to adapt to a new regulatory landscape over the next year or ...

June 2012

Occupational and Group Pensions - UK

“The occupational and group pension models that currently exist are not necessarily broken but they are far from operating at their optimum level. Pension reform is going to generate unforeseen market issues and it is how employers and providers react to these issues which will determine the future success of ...

May 2012**Equity Release Schemes - UK**

“On first glance the recent downward trend in equity release sales suggests a market in decline rather than one with significant potential for growth. However, on closer inspection there are some positive signs which suggest that the recent challenges should not be overstated.”

March 2012**Personal and Stakeholder
Pensions - UK**

“It is an uncertain time for the personal and stakeholder pension market, in light of imminent new pension reform. Workplace auto-enrolment is seen as one of the main challenges but also one of the biggest opportunities that pension providers will face over the next few years.”

**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 ...

January 2012**Pensions Intermediary Focus - UK**

“The landscape is set to change quite dramatically for pension intermediaries in 2012. The arrival of NEST and continued preparations for the RDR will see the marketplace undergo something of a facelift. Other developments such as technological advancements and a more demanding customer are also key issues that pension intermediaries ...