

January 2020

Personal Pensions and SIPPs - UK

“A combination of increased reliance on workplace pensions and declining transfer business has had a negative effect upon the individual pensions market. Nevertheless, the increase in non-advised business is positive, and reflects the changing nature of the market with growth in the number of D2C providers and options. By focusing ...

November 2019

Consumers and the Economic Outlook - UK

“Brexit has been delayed again. The public faces a Christmas general election. And the economy narrowly avoided a recession in September. It is no wonder, then, that consumer confidence has taken a hit. However, financial well-being is holding up and the vast majority of people think they'll be OK in ...

October 2019

Funeral Planning - UK

“Mainstream providers in both the at-need and pre-paid funerals market have to meet the needs of those seeking more traditional services, along with developing more flexible and personal options for customers. Serving these diverging sets of expectations is challenging and will result the development of new products, services and brands ...

September 2019

Consumers and the Economic Outlook - UK

“It is a confusing time for the British public. The new Government has been unable to agree a Brexit deal with the EU and Parliament has passed legislation obliging the Prime Minister to request a further extension if he cannot get one. Despite this, Boris Johnson has maintained his stance ...

August 2019

Annuities and Income Drawdown - UK

“The changes brought about by Pension Freedoms legislation have been so significant that regulators and providers are still adjusting to them just over five years since first being announced in the 2014 Budget. Although there have been few major innovations in the market, product development activity could increase in the ...

July 2019

Consumers and the Economic Outlook - UK

“The closer we got to the planned Brexit Day, the more worried people became about the impact it'd have on the UK's economy. With the delay to Brexit, these concerns seem to have melted away. People are far more relaxed about what Brexit will mean for both their own finances ...

June 2019

Workplace Pensions - UK

“The success of auto-enrolment has resulted in 10 million workers being introduced to workplace pensions. Minimum contributions have increased without leading to mass opt-outs, but engagement remains vital to secure a comfortable retirement. The impending launch of Pensions Dashboards is expected to simplify visualisation and management, but the government and ...

May 2019

Equity Release Schemes - UK

“The equity release market has grown strongly over the past several years, and prospects for further growth remain favourable despite the recent slowdown in the housing market. However, in order for the market to reach its full potential, more still needs to be done to address misconceptions that a significant ...

February 2019

Consumers and the Economic Outlook - UK

“Concern over the impact of Brexit is more severe than at any other time since Mintel started tracking this measure, including the initial shock in the immediate aftermath of the vote. Theresa May’s withdrawal agreement was the first glimpse of anything resembling certainty since Article 50 was triggered in March ...

January 2019

Retirement Planning - UK

“The considerable increase in pension ownership as a result of auto-enrolment has played a key role in boosting engagement in retirement planning. Nevertheless, there remains a dire need to further raise not only the overall level of engagement but also the quality of it. Few non-retired adults do much about ...