

December 2018

Personal Pensions and SIPPs - UK

“Looking ahead, the SIPP and flexible personal pension markets are likely to continue to expand, and increasingly converge, as factors such as the freedom rules and the Pensions Dashboard help to maintain high levels of demand for pension consolidation and flexible retirement solutions.”

November 2018

Consumers and the Economic Outlook - Quarterly Update - UK

“Financial well-being and confidence was lower in each of the three months to October than we reported throughout the summer months. This matches the stagnant economic performance in August and September. Overall though, most consumers are still getting by, and remain relatively optimistic about their financial future.”

– Rich ...

September 2018

Later Life Financial Planning - UK

“The financial pressures on future retirees pose a big challenge in terms of engaging them with later life planning, as they’re more likely to be concerned about the sufficiency of their pension pot. However, this gives advisers opportunities to discuss different funding options, whilst products that can save people money ...

August 2018

Consumers and the Economic Outlook - Quarterly Update - UK

“Consumers continue to worry about the impact Brexit will have on the UK economy. But people are still focussing much more on their own financial situations, which are currently in a pretty healthy state. The base rate rise will make it harder for some, but the general outlook is positive ...

Annuities and Income Drawdown - UK

"Although the decline in annuity sales appears to have subsided, market momentum remains in favour of drawdown. DC pension savers highly value control and flexibility, and with annuity rates still historically low, many entering retirement will continue to avoid buying one until there is more incentive to do so."

- George ...

June 2018

Consumers and the Economic Outlook - Quarterly Update - UK

“The increase in confidence that we discussed in Consumers and the Economic Outlook – UK – March 2018 clearly wasn’t a one-off. Our confidence data has been running for almost a decade now, and people’s assessments, both of their current financial situation and how they expect their finances to shape ...

Workplace Pensions - UK

“In many respects, the real challenge of auto-enrolment has just begun as increases to minimum contributions help consumers build up more meaningful funds. However, the opt-out rate will almost certainly rise, as hard-up workers find that they cannot afford the higher deductions taken from their salary. Minimising this rise will ...

May 2018

Equity Release Schemes - UK

“The equity release market is undergoing a resurgence in popularity although this is yet to influence everyday consumer perceptions. New lifetime mortgage products provide the solution for many concerned with the cost of funding their retirement. Mainstream lenders are investing in this market to help people maintain their standard of ...

March 2018

Consumers and the Economic Outlook - Quarterly Update - UK

“People are still wary about the potential impact of Brexit – particularly when it comes to the cost of living. But people seem able to separate these macro-economic concerns from their own personal financial situation. Unemployment remains at record lows, and while average wages are still increasingly more slowly than ...

January 2018

Retirement Planning - UK

“As people continue to live longer and the government moves to limit the burden on the state, effective retirement planning will become more important than ever before. Older people are working for longer,



FS: Pensions and Retirement - UK

whether out of necessity or choice. Initiatives such as the Pensions Dashboard will help encourage people to ...