

Collective Investments - UK - July 2010

Report Price: £1500 / \$2310 / €1793



What is this report about?

Mintel's report explores how changeable market conditions are influencing investment activity and investor confidence in the retail sector. To provide context, the report offers an overview of the size and composition of the UK collective investment market and examines the main issues currently keeping fund managers occupied. These range from macroeconomic trends to regulatory developments, such as the UCITS IV and AIFM directives. The overview analysis is complemented by the results of Mintel's independent consumer survey, which provides additional insight into patterns of product ownership, investment behaviour and motivations, as well as attitudes towards risk and investing in general.

What have we found out?

- A fresh wave of volatility during the second quarter of 2010 has undermined the recent recovery in the global stockmarkets, which had led to a strong increase in retail unit trust and OEIC sales in 2009.
- Intermediaries dominate the sale of unit trusts and OEICs, but are accused of "overlooking" investment trusts. RDR changes should address this and create a more level playing field.
- Collective investments are held by 6% of UK adults – although the proportion is higher since collectives represent nearly three quarters of the funds held in equity ISAs and 14% of UK adults have one of these.
- The typical 'collective investor' is a male AB, who is either approaching or already in retirement. There is significant scope to improve take-up among women and the younger age groups.
- Most people have a definitive reason to save or invest, the most common of which is to ensure their own financial security by building up a 'rainy day' or emergency fund (51%).
- There are significant professional advice gaps in this market, with almost a quarter (24%) of collective investors saying that they rarely or never take expert advice and a fifth (19%) wary of doing so.

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