

Pensions Intermediary Focus - UK - January 2012

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“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 face.”

– **Stephanie Seenan – Financial Services Analyst**

In this report we answer the key questions:

- **How will auto-enrolment impact intermediaries?**
- **What effect are technological advances having on platforms?**
- **How is the change to the retirement age impacting the pensions industry?**
- **Will the RDR see IFAs stop working with low to mid earners?**
- **What can be done to boost the annuity market?**

The pensions market is a turbulent place, with many legislative and regulatory changes stirring up strong feelings in the general public. Intermediaries are faced with the difficult task of not only keeping pace with these regulatory changes, but also maintaining a client base during tough economic times. With the stock market remaining volatile and investment confidence falling across many asset classes, pension intermediaries have their work cut out for them in terms of selling pensions when other savings vehicles might appear more attractive in the short term.

Auto-enrolment is the key issue that will be affecting pension intermediaries in 2012 and this could be good for the industry as awareness levels will rise. Furthermore, technological developments in terms of platforms are answering the client demand for more access to and information about their pensions which again is a good thing for the industry as it increases customer awareness and interaction.

This report looks at the pension intermediary market and considers the internal and external factors impacting intermediaries as well as the regulatory and competitive context in which they operate. The report ends with Mintel’s research into adviser’s attitudes towards the current business and economic environment, with a particular emphasis on the impact of changing legislation.

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