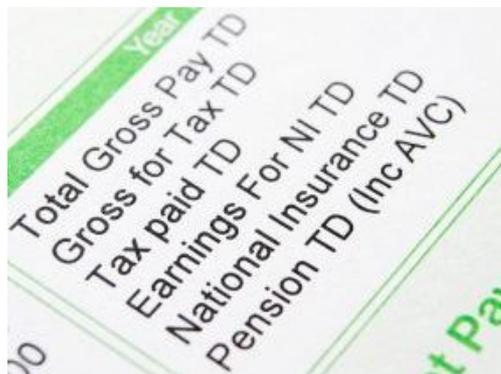


Occupational and Group Pensions - UK - June 2012

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“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 occupational pensions. Those involved with pension administration must ensure that the correct target audience is being selected. For the older generation it is already too late to change their pension plans, however, young to middle-aged workers offer a vast market to engage with.”

– Stephanie Seenan, Financial Services Analyst

In this report we answer the key questions:

- Is pension complexity encouraging people to switch to ISAs for retirement savings?
- Auto-enrolment – who are the winners and losers?
- Could it be time to find other retirement funding strategies?
- Does auto-enrolment stand any chance of defusing the pension time bomb?
- Will quantitative easing force companies to find millions to top up pension funds?
- Can we learn lessons from the Dutch and promote ‘Defined Ambition’ schemes?

The entire pensions industry is undergoing a period of upheaval. Pension reform means that occupational and group pensions are a hot topic in 2012. Outside the public sector, final salary schemes are becoming ever harder to find. As a result, defined-contribution pensions are taking centre stage. The arrival of auto-enrolment in 2012 will add further impetus to the shift towards defined contribution schemes, but at a time when consumers are feeling the squeeze on their finances it remains to be seen how keen they will be to take on the cost and risk associated with the DC option.

Mintel’s report looks at how the changes in the pensions industry are impacting on occupational and group pensions. The report considers the implications in terms of cost, competition and consumers. Both internal and external influencing factors are examined. Also, the scheme membership and market size are examined in order to give a comprehensive view of the occupational and group pension market.

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