

## December 2017

### SIPPs - UK

“SIPPs have been the standout performers in the broader retirement savings market over the last decade, and the pension reforms introduced in 2015 have further boosted the segment. The flexibility offered by SIPPs makes them an attractive option for consumers looking to take full advantage of pensions freedoms. As a ...

## November 2017

### Consumers and the Economic Outlook: Quarterly Update - UK

“Consumers’ spending power is being hit by the squeeze on incomes as inflation continues to outpace average wage rises. In four of the last five months, people have been more likely to feel worse off compared to a year ago than to say that their finances have improved. This is ...

## September 2017

### Planning for Long-term Care - UK

“Long-term care is not something most expect to need or will indeed require, making it a difficult thing to plan for. Despite the current lack of products that help people to plan and pay for long-term care, Mintel’s research suggests a reasonable level of support for the idea of insurance ...

## August 2017

### Retirement Income Solutions - UK

“Despite fears that abolishing compulsory annuitisation would sound a death knell to a market already facing major challenges, Mintel’s research shows that there is still a core group of DC pension savers who are keen on considering an annuity as part of their retirement plans.”

– Sarah Hitchcock, Senior ...

### Consumers and the Economic Outlook: Quarterly Update - UK

“The snap election clearly unsettled consumers. All three of our measures of sentiment fell between April and May. And the inconclusive result means that there was no immediate bounce in confidence post-election. Instead, our data shows that people were even more concerned after the results were announced than they were ...

## June 2017

### Workplace Pensions - UK

“Whilst consumers clearly recognise the importance of paying into a workplace pension, many do not translate their attitudes into actions. Providers and employers may need to do more to incentivise employees to plan for retirement.

Promisingly for firms, consumers show a willingness to engage, with many keen to receive regular ...

## May 2017

### Equity Release Schemes - UK

“Lenders have attempted to ‘normalise’ equity release by introducing measures to offer homeowners more flexibility and more competitive interest rates on lifetime mortgages.

The substantial growth seen in the market suggests this is working but with this will come increased scrutiny from regulators and the media, meaning providers must continue ...

## April 2017

### Personal Pensions - UK

“The individual personal pension market offers good prospects for growth. A larger pool of pension savers due to auto-enrolment and prevailing mobility in the labour market will increase the tendency to accumulate multiple pension pots. In turn, this will drive pension transfer and consolidation activity. Moreover, there is scope to ...

## March 2017

### Consumers and the Economic Outlook: Quarterly Update - UK

“Consumer sentiment has remained strong, reflecting growing real wages, low unemployment and, as yet, the absence of any major economic upheaval post-EU vote. When it comes to the impact of the vote, people are relatively positive about the big-picture issues such as the UK’s economic growth, and most feel ...

**January 2017**

### Retirement Planning - UK

“Too many people have a negative view of retirement, with many expecting their generation’s retirement to be less comfortable than both those who came before and those to follow. However, increases to minimum auto-enrolment contributions are likely to show many that they could afford to save more, hopefully prompting above-mandated ...