

### September 2013

#### ISAs - UK

“There is huge potential to increase the take-up of ISAs, given that many more people hold cash and investments than hold one of these tax wrappers. A low central base rate should encourage more savers to look favourably upon cash ISAs, which tend to offer better returns than their non-tax-exempt ...

### August 2013

#### Consumers and Direct Platforms - UK

“Direct DIY platforms are popular amongst consumers who have an interest in finance and confidence in making financial decisions. For less confident consumers direct discretionary platforms could solve their investment needs.”

### July 2013

#### Collective Investments - UK

“A large number of UK retail investors are simply unprepared to put their money at risk by investing in equities. Given that a larger number of people save for emergencies and unexpected events, rather than to generate an income, most adults will always be wary of using products outside the ...