

### February 2015

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

“People are finally starting to feel the benefit of the recovery in their pay packets. After five years, average wages are finally increasing more quickly than prices. Although this will take time to feed through into consumer confidence, there are signs that spending habits are changing.

### January 2015

#### Retirement Planning: At/post Retirement - UK

“Without the comfort of generous defined-benefit (DB) pensions, relatively few people will be able to enjoy the luxury of actively choosing to embark on a phased retirement. More likely is that phased retirement will most commonly be a result of people working to supplement their state pension, and attempting to ...