

### December 2012

#### Savings and Investments Intermediary Focus - UK

“The savings and investment intermediary market is about to embark on a year of transition. The issue that will affect the market the most over the next 12 months is the RDR. Intermediaries are at risk of losing a proportion of their customer base which will impact revenues and many ...

#### Consumers and Planning for Long-term Care - UK

“Long-term care-related products and services are not just about the end user. When an elderly person needs care, it often affects several generations within a family. The financial and psychological pressures being felt by the so-called ‘sandwich generation’ – people who are simultaneously supporting themselves, their elderly parents and their ...

### November 2012

#### Affluent Investing - UK

“Historically, wealth management has been one of the most profitable areas within the banking sector. While it remains a lucrative business, with considerable untapped potential (particularly within the mass affluent sphere), private banks and wealth management firms are facing a number of regulatory challenges and cost pressures, as well as ...

### October 2012

#### Share Dealing - UK

“Many UK adults still view sharedealing as the preserve of bankers in the City of London, or the highly affluent. Due to this prevailing attitude there are certain misconceptions regarding sharedealing, mainly towards the risk and complexity of equity-based investing. Although sharedealing is most certainly a higher risk strategy than ...