



## October 2021

### Personal Pensions - UK

“2020 was a challenging year for the individual pension market as COVID-19-related disruption added to the difficulties already facing the sector before the pandemic. Sales have recovered in 2021 thanks to a rise in household savings activity and improving consumer confidence. However, it remains to be seen if new business ...

## September 2021

### Pet Insurance - UK

“The COVID-19 pandemic led to an increase in pet ownership and boosted the value of the pet insurance market. While the length of the crisis is still to be determined, lifestyle changes such as more homeworking are expected to persist in the long term, providing a platform for higher levels ...

## August 2021

### ISAs - UK

“The pandemic has led to an increase in household deposits, but little of this has been put into ISAs. The personal savings allowance and ultra-low interest rates have undermined the benefits of ISAs, especially for basic-rate taxpayers, making it difficult to frame the benefits of the product. The advertising focus ...

### Retirement Planning - UK

“Only 34% of people aged over-45-65 have sought expert advice on a pension or retirement-related matter. Yet many more are interested in doing so. This shows there is good scope to expand the market for retirement planning and advice. The challenge for advisers is to convert this interest into positive ...

## July 2021

### Retail Payment Options - UK

“It has been a transformative year for the payments sector with the pandemic acting as a catalyst to regulatory, technological and behavioural change. Cash use has plummeted, contactless payments have surged, and consumers have made use of ‘buy now, pay later’ (BNPL) as shopping moved online. While cards now dominate ...