

### December 2022

#### Consumers and Later Life Planning - UK

“There is considerable latent demand for later life planning among over-45s, especially among those aged 45-64. If providers can effectively tap into this and engender earlier engagement, for example by offering free will reviews or retirement health checks, it would expand the client base and generate new opportunities for growth ...

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#### Annuities and Income Drawdown - UK

“The market for retirement income products has bounced back from the pandemic-induced dip, and the outlook is positive, supported by an increasing pool of potential customers. Rising annuity rates and the desire for a secure income are likely to make this option more attractive. However, consumers continue to value the ...

#### Personal Pensions - UK

“The rare period of significant growth seen in individual pensions in 2021 has proven to be short-lived. The considerable increase in the cost of living during 2022 has damaged consumer confidence and reduced the amount of funds available to place into a pension. Over the longer-term the market is likely ...