

## Annuities - UK - August 2013

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“The pensions landscape is changing. Older people are set to work for longer and delay their annuity purchase and younger people are facing a future of inadequate pension savings. Increased flexibility as well as more education and advice around annuity products – particularly non-standard annuity products – is required in order to better equip consumers to make annuity decisions.”  
– Stephanie Absolom, Financial Services Analyst

This report looks at the following areas:

- Is more education needed on the different types of annuity?
- Will we see more over-65s working to fund their retirement?
- Do non-traditional retirement funding plans pose a risk to the annuity market?
- To what extent are people realistic about their retirement income expectations?
- What role does the adviser have to play in the annuity market going forward?

This report provides an overview of the annuities market by examining the key market drivers. The main players in the market are examined, including their market share and promotional activity. Strengths and weaknesses as well as opportunities in the market are discussed and the current size and forecast growth of the market are included. Mintel's exclusive consumer research looks at what sources of income consumers expect to receive in retirement, how they plan to research their retirement income options, as well as more general attitudes towards annuities and retirement.

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