

## Personal and Stakeholder Pensions - UK - March 2014

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“Although at first glance the government’s pension auto-enrolment scheme can be seen as a threat to the personal pensions market, rising interest in pensions and retirement savings is an encouraging sign. Appealing to the younger generation will have to involve fresh and innovative ways of educating and engaging with them.”  
 – Chryso Kolakkides, Senior Financial Services Analyst

### This report looks at the following areas:

- What opportunities will auto-enrolment generate for the personal pensions market?
- Are SIPPs becoming a threat to personal pensions?
- Why should the younger generation not be forgotten by personal pension providers?

Personal and stakeholder pension business underwent a challenging year in 2013. At present, the pension industry is going through a period of significant change due to the increased focus on workplace pensions. This is having a disruptive effect on the personal and stakeholder segments of the market resulting in a steep decline in new business levels in the last two years.

Prospects for growth in the near term are unfavourable as individual pensions face ongoing competition from the workplace pension sector due to the rollout of the government’s pension auto-enrolment scheme. The introduction of the RDR (Retail Distribution Review) has also been influential, affecting how retail investment products, including pensions, are sold.

In this report, Mintel examines these and other issues in the market which challenge personal and stakeholder pension providers and advisers. Using a combination of market data and consumer research, readers will be able to obtain valuable insight into how the market is evolving and where opportunities for growth may exist. Mintel’s consumer research examines active pension contribution, how much people are saving for their retirement, sources of pension advice and general attitudes towards pensions and retirement savings.

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