

Self Invested Personal Pensions - SIPP's - UK - December 2013

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"The main winner following increased regulation from the FCA will undoubtedly be the larger SIPP providers. Their economies of scale will allow them to continue to dominate the market, by acquiring their smaller rivals and lowering costs, to appeal to a wider range of consumers."

– Alexander Hiscox, Senior Financial Services Analyst

This report looks at the following areas:

- How will consolidation in the SIPP market affect consumers?
- Can taking a modular approach broaden the appeal of SIPP's?
- How can providers build and sustain their reputation?
- Will increasing numbers of consumers go direct to their SIPP provider?

The SIPP market has grown rapidly over the past 10 years. SIPP's have traditionally been regarded as a financial product for more affluent investors, which allow investment into a wide range of non-standard financial products, in order to achieve higher returns. However, increased regulatory scrutiny and the rise of self-directed investing are changing the landscape of the industry.

In this report, Mintel examines consumers' attitudes towards SIPP's. It looks at the channels through which consumers purchase their SIPP, what investments consumers hold within their SIPP and how they contribute. It also investigates what features consumers value in their SIPP and their reasons for transferring out to another provider.

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