



Independent, Bancassurer, Restricted – the Future of UK Distribution?




Employee Wealth – Reaching the Mass Market

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6th October 2010

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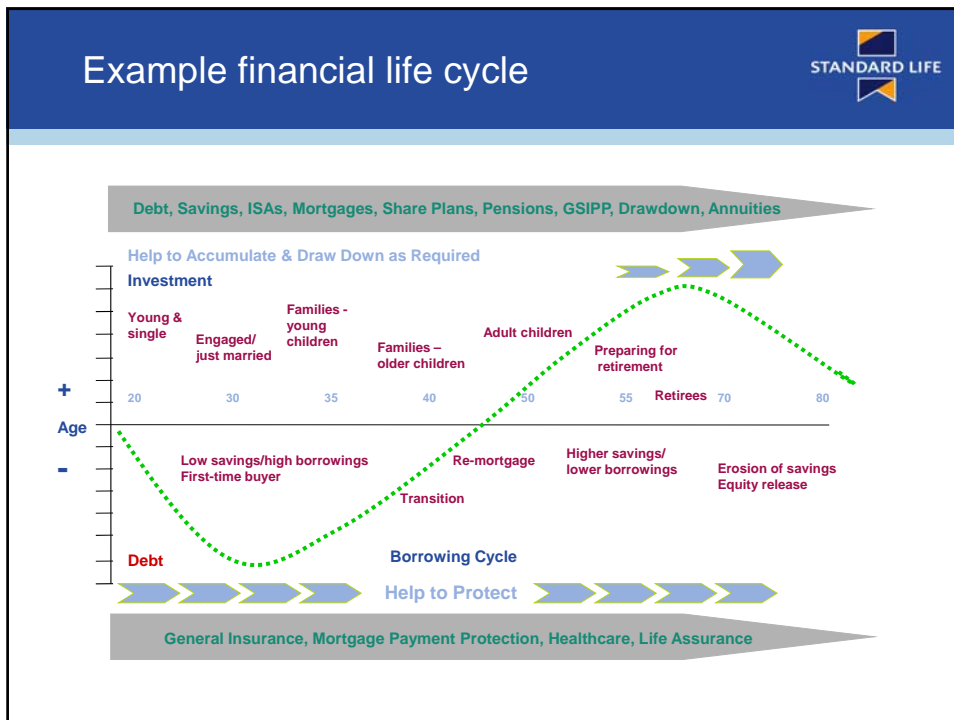
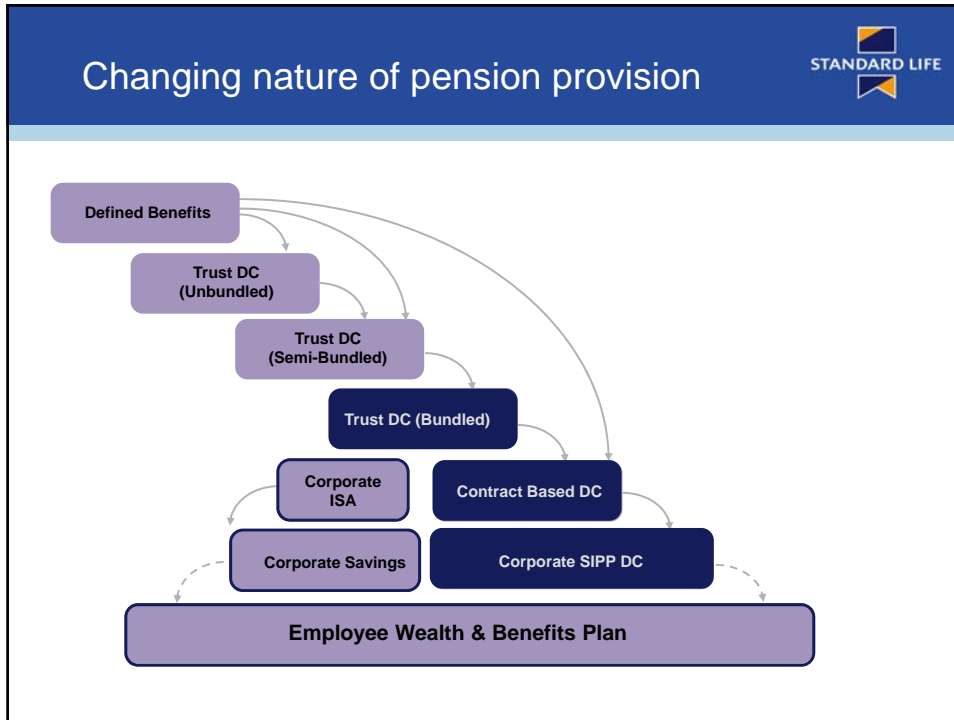


Employee Wealth & Benefits Plan

Retirement savings	Short term savings	Flexible Benefits
Single administration platform for employer	Employee Wealth & Benefits Plan	On-line portal for employees
Planning tools	View of all corporate benefits	Communication & education



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The headlines... 

Fat cats 'take £80 for every £100 you pay into a pension'

Mail Online 4th October (Panorama)



The headlines... 

Advisers slam BBC Panorama pensions probe

Money Marketing 5th October (Panorama)




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The headlines... 

1 in 10 Europeans do not trust insurers


Money Marketing 30th September (Swiss Re)



The headlines... 

Savers 'dealing with debt first'


BBC News 27th September (Markit UK Household Finance Index)





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The headlines...



£6k annual pension top-up is needed

Money Marketing 30th September (Aviva)


A photograph of a lighthouse at night, with the light glowing from the lantern room, set against a dark blue sky.

The headlines...



95% of staff want advice on retirement

Money Marketing 30th September (Scottish Widows)

A photograph of a lighthouse at night, with the light glowing from the lantern room, set against a dark blue sky.

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The headlines...



Consumers unwilling to pay for one hour of advice

IFA Online 29th September (KPMG)



The headlines...



ABI says auto-enrolment will not end the need for simplified advice


Citywire 30th September






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The headlines...




Advisers to take life planning to the mass market with 'Project Eve'

Citywire 30th September


A photograph of a lighthouse at night, with the light glowing from within, set against a dark blue sky.

The headlines...



The final countdown

Money Marketing 30th September

A photograph of a lighthouse at night, with the light glowing from within, set against a dark blue sky.

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The headlines...

The Standard Life logo consists of a square divided into four quadrants by a diagonal line, with the top-left and bottom-right quadrants in blue and the top-right and bottom-left quadrants in yellow. Below the square, the words 'STANDARD LIFE' are written in a blue, sans-serif font.

ISA sales hit record levels after allowance increase

Citywire 2nd October (Investment Management Association)

A photograph of a lighthouse at night, with the light glowing from within the lantern room. The lighthouse is silhouetted against a dark blue, misty sky. The light from the lantern room casts a warm, orange glow on the surrounding structure.

The headlines...

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Virtually all IFAs have recommended SIPPs

IFA Online 1st October (Defaqto)

A photograph of a lighthouse at night, with the light glowing from within the lantern room. The lighthouse is silhouetted against a dark blue, misty sky. The light from the lantern room casts a warm, orange glow on the surrounding structure.



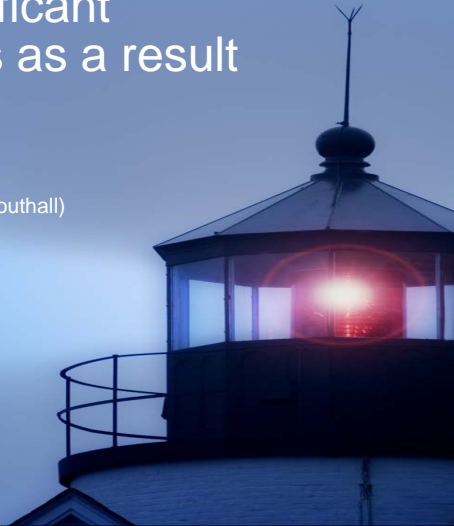
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The headlines...



Schemes fear 'significant increases in queries as a result of tax changes

Professional Pensions 4th October (Punter Southall)



The headlines...

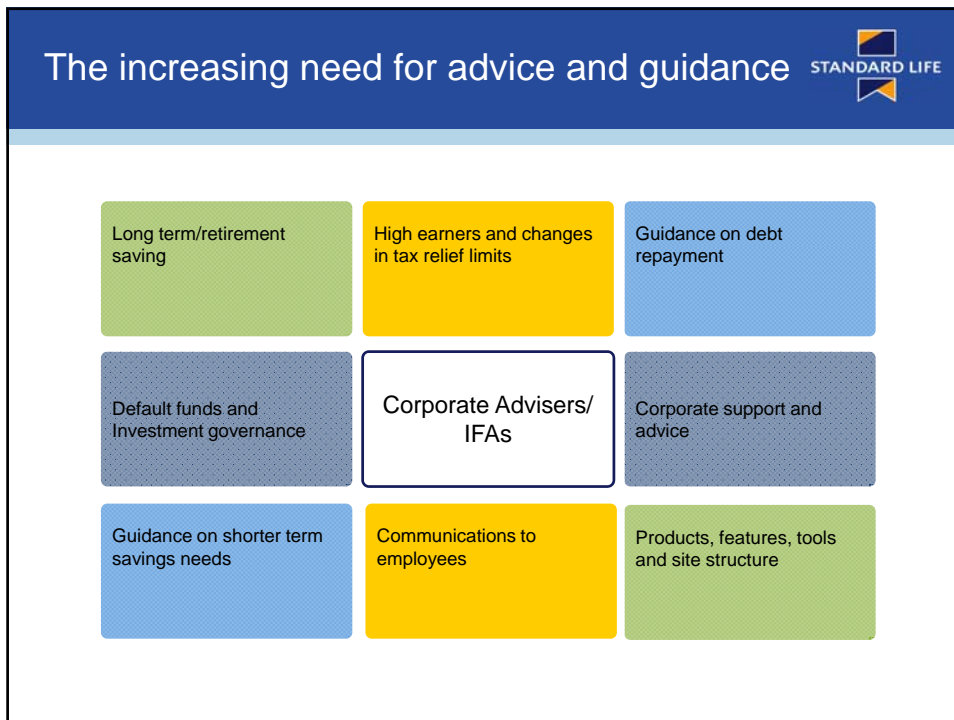
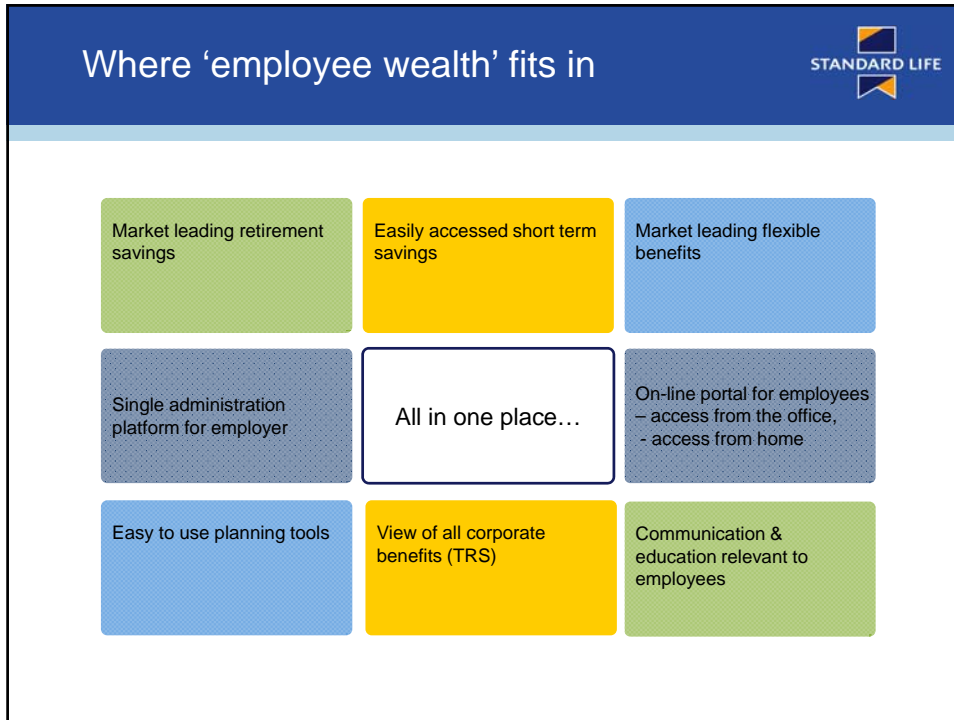


Hoban: simplified products must compete on cost

Citywire 5th October



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