

# Retail investments: overview

## Consumers served

### 12.6 million British consumers<sup>†</sup>

**9.1<sup>†</sup>  
million**

hold risk-based investments



**3.9<sup>∞</sup>  
million**

hold more than £100,000 in investable assets (e.g. cash, ISAs etc)

**32%<sup>#</sup>**  
of total savings and investments are held by **0.6%** of population

## Access to retail investments

How consumers access retail investments



**40%**  
Through intermediaries



**60%**  
Direct to product providers

## Products and services



Collective investment schemes (OEICs, Trusts, ETPs)\*



Unit-linked and with-profit bonds and endowments



Direct holdings in stocks, corporate bonds or gilts



Structured investments and deposits



National Savings and Investments



Loan/investment-based crowd-funding



CFD/spread-betting\*



Esoteric/other

## Key facts

**Over £1.8 trillion**  
of retail investment products held by UK consumers

**7.5%<sup>†</sup>**  
of British consumers now hold an alternative investment (P2P/ETFs/mini-bonds/ gold/collectibles)

## How consumers take investment decision<sup>^</sup>



<sup>†</sup>Source: GfK Financial Research Survey (FRS), six months ending June 2016 data. [https://www.fca.org.uk/publication/documents/sector\\_overview\\_references.pdf](https://www.fca.org.uk/publication/documents/sector_overview_references.pdf)

<sup>∞</sup>Impact of the RDR on consumer interactions with the retail investments market', NMG, September 2014. <sup>#</sup>Verdict Financial, part of GlobalData.