

Retail investments: overview

Consumers served

12.6 million British consumers[†]

9.1[†]
million

hold risk-based investments



3.9[∞]
million

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

32%[#]
of total savings
and investments
are held by
0.6%
of population

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

Access to retail investments

How consumers access retail investments



40%
Through
intermediaries



60%
Direct to
product providers

Key facts

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

7.5%[†]
of British consumers now hold an alternative investment
(P2P/ETFs/mini-bonds/ gold/collectibles)

How consumers take investment decision[^]



entirely advised

partially advised

entirely self-directed

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

[∞]'Impact of the RDR on consumer interactions with the retail investments market', NMG, September 2014. [#]Verdict Financial, part of GlobalData. [^]Platforum Consumer Insights, January 2016.