

YouGov Survey Results

Sample Size: 2140
Fieldwork: 30th May - 1st June 2012

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

Not including any retirement savings...

Which, if any, of the following savings, life insurance and investment products do you currently hold (these could be held either solely or jointly)?(Please tick all that apply)

	Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557	
A basic savings account	65%	31%	77%	73%	73%	72%	78%	85%	68%	89%	90%	63%	
Cash-only ISA	49%	9%	36%	60%	72%	74%	70%	77%	79%	79%	71%	47%	
Stocks and shares (maxi) ISA	12%	0%	3%	10%	9%	21%	22%	38%	35%	40%	54%	9%	
Individual stocks and shares investments (other than ISA)	13%	2%	6%	8%	11%	19%	37%	22%	33%	38%	52%	9%	
Structured /capital guaranteed products	1%	-	0%	1%	2%	1%	3%	2%	4%	3%	9%	1%	
Unit trust, OEIC, Investment trusts and Investment bond (government or corporate bonds)	4%	0%	0%	2%	3%	4%	14%	15%	9%	16%	40%	2%	
Endowment policy (with or without a mortgage) or with profits policy.	8%	2%	5%	4%	8%	12%	17%	17%	18%	11%	24%	7%	
Term-life insurance - (savings-based insurance policy over specified term)	5%	1%	4%	6%	2%	7%	12%	4%	12%	7%	10%	4%	
NS&I products (e.g. premium bonds, savings certificate from government)	18%	2%	9%	17%	22%	28%	37%	41%	38%	46%	46%	16%	
Equity release	1%	0%	1%	3%	2%	2%	8%	-	-	-	-	1%	
Life insurance purchased by you (that pays out on your death)	25%	21%	28%	29%	30%	28%	21%	28%	28%	27%	25%	22%	
Life assurance arranged by your employer (e.g. death in service)	10%	4%	12%	10%	19%	14%	16%	7%	20%	12%	8%	6%	
Critical illness (CI) cover	6%	5%	10%	5%	10%	8%	9%	10%	4%	7%	8%	4%	
Payment Protection Insurance (PPI)	2%	1%	4%	4%	3%	1%	6%	1%	-	3%	4%	1%	
Income protection or private unemployment insurance	2%	2%	1%	2%	7%	0%	4%	7%	6%	3%	5%	2%	
Other	2%	1%	3%	2%	0%	-	3%	3%	-	3%	8%	4%	
Not applicable – I do not currently hold any savings, life insurance or investment products (not including retirement savings)	14%	48%	7%	2%	3%	0%	-	-	1%	-	-	15%	

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

And thinking about these savings, life insurance and investment products that you currently hold...

Which, if any, have you arranged within the past three years?(Please tick all that apply)

	Unweighted Base	1850	175	304	192	173	157	104	59	47	93	74	472
All UK Adults with savings, life insurance or investment products		1848	186	316	190	174	152	108	55	51	84	62	471
A basic savings account	23%	20%	27%	27%	22%	22%	18%	31%	18%	35%	38%	19%	
Cash-only ISA	32%	8%	21%	30%	46%	42%	38%	52%	54%	60%	40%	29%	
Stocks and shares (maxi) ISA	5%	-	1%	6%	4%	7%	8%	17%	9%	14%	22%	4%	
Individual stocks and shares investments (other than ISA)	2%	1%	1%	2%	2%	2%	5%	12%	4%	7%	7%	1%	
Structured /capital guaranteed products	1%	-	0%	-	1%	0%	2%	-	2%	2%	3%	1%	
Unit trust, OEIC, Investment trusts and Investment bonds (government or corporate bonds)	1%	-	-	-	2%	1%	2%	4%	-	3%	16%	1%	
Endowment policy (with or without a mortgage) or with profits policy.	0%	-	0%	-	0%	-	-	-	-	-	1%	-	
Term-life insurance - (savings-based insurance policy over specified term)	1%	1%	1%	2%	-	0%	-	2%	-	-	1%	-	
NS&I products (e.g. premium bonds, savings certificate from government)	5%	0%	1%	4%	6%	8%	10%	6%	7%	25%	11%	4%	
Equity release	0%	-	1%	0%	-	0%	1%	-	-	-	-	0%	
Life insurance purchased by you (that pays out on your death)	7%	16%	12%	11%	4%	4%	2%	2%	2%	4%	1%	5%	
Life assurance arranged by your employer (e.g. death in service)	2%	1%	1%	4%	5%	1%	1%	1%	3%	1%	1%	1%	
Critical illness (CI) cover	2%	1%	3%	1%	3%	2%	3%	-	-	3%	1%	0%	
Payment Protection Insurance (PPI)	1%	0%	0%	4%	1%	-	2%	-	-	-	-	1%	
Income protection or private unemployment insurance	1%	3%	0%	-	2%	-	1%	-	-	-	-	0%	
Other	1%	1%	2%	1%	-	-	2%	-	-	2%	2%	2%	
Not applicable – I have not arranged any of these savings life insurance and investment products in the past three years	43%	54%	51%	38%	39%	38%	42%	22%	30%	22%	28%	49%	

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

Now thinking about ONLY your retirement-related savings (i.e. pensions or other savings and investments solely reserved for retirement)... Which, if any, of the following life insurance, savings and investment arrangements do you currently have in place (these could be held either solely or jointly)? (Please tick all that apply)

	Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557	
A basic savings account	24%	12%	25%	22%	19%	24%	29%	15%	31%	39%	31%	30%	
Cash-only ISA	19%	1%	14%	18%	12%	37%	30%	25%	43%	39%	33%	23%	
Stocks and shares (maxi) ISA	6%	0%	3%	6%	2%	11%	14%	9%	8%	21%	23%	5%	
Stocks and shares outside of an ISA	6%	0%	4%	4%	5%	9%	8%	12%	18%	21%	19%	5%	
Structured /capital guaranteed products or investment bonds	2%	-	1%	1%	-	3%	1%	2%	10%	8%	13%	1%	
Group ISA (typically offered by employer)	0%	-	1%	0%	-	-	3%	-	5%	-	1%	-	
Company pension (defined benefit/ final salary pension or a defined contribution/ money purchase pension)	34%	18%	32%	39%	47%	42%	41%	47%	50%	59%	52%	28%	
GPP (group personal pension) or EPP (executive personal pension) (often organised through an employer)	3%	1%	2%	6%	4%	3%	6%	5%	6%	2%	10%	2%	
Personal/stakeholder pension (a pension managed and purchased by you)	12%	5%	11%	15%	10%	16%	15%	16%	25%	21%	19%	10%	
SIPP (self invested personal pension/ SSAS (small self administered scheme)) (personal pension managed by you)	2%	1%	2%	3%	2%	1%	2%	4%	1%	5%	11%	1%	
Annuity (including variable) or other income drawdown product	2%	1%	2%	2%	2%	2%	4%	4%	7%	6%	11%	1%	
Equity release product as a retirement solution	1%	0%	1%	-	-	4%	3%	-	-	-	1%	0%	
Other	2%	1%	1%	1%	2%	1%	2%	4%	1%	-	6%	4%	
Not applicable – I do not currently hold any retirement-related savings or investments	36%	66%	37%	31%	34%	15%	19%	31%	9%	14%	13%	38%	

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

Still thinking about ONLY your retirement-related savings (i.e. pensions or other savings and investments solely reserved for retirement)... Which, if any, have you have arranged over the past three years?(Please tick all that apply)

	Unweighted Base	125	199	133	114	131	88	46	44	76	65	339
All UK Adults with savings, life insurance or investment products for retirement	1360	125	199	133	114	131	88	46	44	76	65	339
	1362	122	214	134	117	130	87	38	47	72	54	347
A basic savings account	11%	17%	12%	9%	7%	10%	9%	-	8%	15%	8%	11%
Cash-only ISA	17%	1%	13%	15%	9%	22%	20%	18%	25%	33%	20%	19%
Stocks and shares (maxi) ISA	3%	-	1%	1%	1%	5%	6%	9%	2%	7%	9%	3%
Stocks and shares outside of an ISA	2%	-	1%	1%	2%	3%	1%	6%	4%	3%	6%	2%
Structured /capital guaranteed products or investment bond	1%	-	1%	-	-	-	1%	-	3%	6%	7%	2%
Group ISA (typically offered by employer)	0%	-	1%	0%	-	-	3%	-	5%	-	-	-
Company pension (defined benefit/final salary pension or a defined contribution/ money purchase pension)	10%	11%	10%	15%	14%	7%	9%	16%	5%	11%	2%	7%
GPP (group personal pension) or EPP (executive personal pension) (often organised through an employer)	1%	1%	1%	2%	0%	1%	3%	-	-	1%	4%	0%
Personal/stakeholder pension (a pension managed and purchased by you)	3%	3%	1%	5%	3%	3%	2%	3%	1%	2%	4%	2%
SIPP (self invested personal pension/ SSAS (small self administered scheme)) (personal pension managed by you)	1%	-	0%	2%	1%	-	2%	4%	-	4%	7%	1%
Annuity (including variable) or other income drawdown product	1%	0%	2%	0%	-	1%	1%	2%	2%	2%	2%	1%
Equity release product as a retirement solution	0%	-	-	-	-	3%	1%	-	-	-	-	-
Other	1%	1%	1%	-	2%	-	2%	-	1%	-	2%	2%
Not applicable – I have not arranged any of these retirement-related savings or investment products in the past three years	60%	66%	68%	55%	67%	58%	56%	52%	58%	42%	55%	60%

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

Not including the purchase of mortgages...
Which, if any, of the following types of advisor have you used in the purchase of savings, investments and pensions products in the last three years? (Please tick all that apply)

Unweighted Base	1139	92	164	129	116	101	70	47	35	76	56	253
All UK Adults who have arranged a savings, life insurance or investment product in the last 3 years	1131	102	173	127	112	96	68	44	39	67	45	256
Insurance company - a financial advisor employed directly by an insurance company or other financial service product provider other than a bank	2%	-	2%	5%	2%	1%	3%	-	6%	-	2%	1%
Bank – a financial advisor employed directly by a bank, private bank or building society	17%	10%	18%	11%	12%	31%	23%	28%	12%	21%	23%	15%
Independent financial adviser (IFA) – advising on product from the 'whole of the market' - a large range of different product providers	13%	3%	9%	13%	10%	22%	14%	22%	16%	26%	32%	10%
An accountant or solicitor – advising directly on the product choice/ sale of a financial product	2%	-	2%	2%	2%	2%	10%	-	7%	2%	4%	1%
Employer/ previous employer (where the employee sources a pension, life cover or other financial products as part of a benefits, reward or options package)	7%	3%	4%	15%	6%	7%	8%	6%	9%	6%	7%	6%
A website/ internet platform - which offers investment products and services from a large range of product providers	11%	5%	8%	13%	14%	14%	16%	23%	25%	22%	14%	5%
Other (e.g. family and friends)	6%	7%	5%	7%	6%	4%	9%	14%	2%	10%	1%	7%
None – I have not used any advisors in the purchase of savings, investments or pensions products in the past three years.	54%	78%	61%	47%	59%	40%	41%	32%	39%	43%	43%	61%

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

Thinking about all of the times you received financial advice over the past 3 years on the purchase of savings, investments and pensions products... How did you typically pay for this advice? (If you are unsure, please think about last time you used a financial advisor)

Insurance company - a financial advisor employed directly by an insurance company or other financial service product provider other than a bank

Unweighted Base	15	-	3	4	1	1	2	-	1	-	1	2
All UK Adults who have arranged savings, life insurance or investment products in the last 3 years and used an insurance company advisor	21	-	3	6	2	1	2	-	2	-	1	3
Typically free of charge	46%	-	21%	71%	-	100%	42%	-	-	-	-	80%
Typically free but advisor given a commission	45%	-	43%	29%	100%	-	58%	-	100%	-	100%	-
Advisor generally charged a fee	-	-	-	-	-	-	-	-	-	-	-	-
It was not clear how/ if the advice was paid for	5%	-	37%	-	-	-	-	-	-	-	-	-
Can't recall	3%	-	-	-	-	-	-	-	-	-	-	20%

Bank - a financial advisor employed directly by a bank, private bank or building society

Unweighted Base	200	11	29	17	17	27	19	11	4	14	13	38
All UK Adults who have arranged savings, life insurance or investment products in the last 3 years and used a bank advisor	197	11	32	15	14	30	16	13	5	14	10	38
Typically free of charge	87%	94%	91%	100%	90%	72%	91%	83%	100%	83%	86%	86%
Typically free but advisor given a commission	6%	6%	-	-	10%	17%	5%	13%	-	-	7%	5%
Advisor generally charged a fee	3%	-	-	-	-	11%	-	5%	-	17%	-	-
It was not clear how/ if the advice was paid for	1%	-	-	-	-	-	-	-	-	-	7%	4%
Can't recall	3%	-	9%	-	-	-	5%	-	-	-	-	5%

Independent financial adviser (IFA) - advising on products from the 'whole of the market' - a large range of different product providers

Unweighted Base	156	5	11	16	13	22	11	8	5	20	18	27
All UK Adults who have arranged savings, life insurance or investment products in the last 3 years and used a bank advisor	148	3	15	17	11	21	9	10	6	17	14	24
Typically free of charge	22%	43%	27%	34%	11%	13%	8%	36%	-	8%	21%	38%
Typically free but advisor given a commission	58%	57%	70%	61%	76%	50%	76%	36%	100%	64%	44%	43%
Advisor generally charged a fee	16%	-	-	5%	8%	31%	7%	28%	-	23%	35%	13%
It was not clear how/ if the advice was paid for	2%	-	4%	-	-	4%	10%	-	-	-	-	2%
Can't recall	2%	-	-	-	5%	3%	-	-	-	5%	-	4%

An accountant or solicitor - advising directly on the product choice / sale of a financial product)

Unweighted Base	23	-	3	4	2	1	5	-	1	2	2	3
All UK Adults who have arranged savings, life insurance or investment products in the last 3 years and used an accountant or solicitor	26	-	3	3	2	2	7	-	3	1	2	3
Typically free of charge	35%	-	38%	54%	-	100%	-	-	-	100%	47%	64%
Typically free but advisor given a commission	35%	-	40%	46%	-	-	43%	-	100%	-	-	36%
Advisor generally charged a fee	27%	-	22%	-	100%	-	44%	-	-	-	53%	-
It was not clear how/ if the advice was paid for	-	-	-	-	-	-	-	-	-	-	-	-
Can't recall	4%	-	-	-	-	-	13%	-	-	-	-	-

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Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

Employer/previous employer (where the employer sources a pension, life cover or other financial products as part of a benefits, reward or options package)

Unweighted Base	79	5	9	14	9	7	5	4	3	5	4	14
All UK Adults who have arranged savings, life insurance or investment products in the last 3 years and used a employer/ previous employer	77	3	6	19	7	6	6	2	3	4	3	16
Typically free of charge	64%	61%	71%	45%	68%	65%	49%	100%	100%	85%	68%	69%
Typically free but advisor given a commission	27%	20%	29%	55%	8%	35%	51%	-	-	-	-	16%
Advisor generally charged a fee	1%	-	-	-	16%	-	-	-	-	-	-	-
It was not clear how/ if the advice was paid for	2%	-	-	-	-	-	-	-	-	15%	32%	-
Can't recall	5%	19%	-	-	8%	-	-	-	-	-	-	16%

A website/internet platform - which offers investment products and services from a large range of product providers

Unweighted Base	141	5	17	17	14	14	13	12	9	15	8	17
All UK Adults who have arranged savings, life insurance or investment products in the last 3 years and used a website/ internet platform	129	5	14	16	15	13	11	10	10	15	7	13
Typically free of charge	90%	100%	100%	88%	96%	91%	81%	81%	82%	89%	100%	79%
Typically free but advisor given a commission	7%	-	-	12%	-	-	10%	19%	18%	6%	-	11%
Advisor generally charged a fee	1%	-	-	-	-	-	8%	-	-	5%	-	-
It was not clear how/ if the advice was paid for	1%	-	-	-	-	-	-	-	-	-	-	9%
Can't recall	1%	-	-	-	4%	9%	-	-	-	-	-	-

Other (e.g. family and friends)

Unweighted Base	80	7	9	11	10	5	6	4	1	8	1	18
All UK Adults who have arranged savings, life insurance or investment products in the last 3 years and used another advisor	72	7	8	9	6	4	6	6	1	6	*	18
Typically free of charge	86%	82%	100%	74%	91%	100%	100%	100%	100%	100%	100%	69%
Typically free but advisor given a commission	-	-	-	-	-	-	-	-	-	-	-	-
Advisor generally charged a fee	2%	-	-	13%	-	-	-	-	-	-	-	3%
It was not clear how/ if the advice was paid for	2%	-	-	-	-	-	-	-	-	-	-	8%
Can't recall	9%	18%	-	13%	9%	-	-	-	-	-	-	20%

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Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

Often, financial advisors are paid by commissions on their sales of products to customers (resulting from the advice). New government rules mean that advisors will soon have to set a cash price (i.e. a tariff) to charge customers directly for the advisor's time.

If you had to pay a one off fee for the financial advisors you have used over the past three years, in general what would be the MAXIMUM amount you would have been willing to pay to each of the following types of advisor? (Please tick one option on each row)

Insurance company - a financial advisor employed directly by an insurance company or other financial service product provider other than a bank.

Unweighted Base	23	-	5	6	1	3	3	-	1	-	2	2
All UK adults who have used an insurance company for advice in the last 3 years	30	-	5	9	2	4	3	-	2	-	1	3
Nothing	25%	-	42%	8%	-	-	69%	-	-	-	-	80%
Up to £25	23%	-	46%	30%	100%	-	-	-	-	-	-	-
£26 to £50	12%	-	-	7%	-	59%	-	-	-	43%	-	-
£51 to £100	15%	-	-	7%	-	17%	31%	-	100%	-	-	-
£101 to £200	18%	-	-	49%	-	-	-	-	-	-	57%	-
£201 to £300	-	-	-	-	-	-	-	-	-	-	-	-
£301 to £500	-	-	-	-	-	-	-	-	-	-	-	-
£501 to £750	-	-	-	-	-	-	-	-	-	-	-	-
£751 to £1,000	-	-	-	-	-	-	-	-	-	-	-	-
More than £1,000	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	7%	-	12%	-	-	24%	-	-	-	-	-	20%

Bank – a financial advisor employed directly by a bank, private bank or building society.'

Unweighted Base	291	16	43	28	25	37	27	14	11	19	15	56
All UK adults who have used a bank for advice in the last 3 years	300	17	49	31	21	38	25	15	15	17	12	60
Nothing	60%	59%	59%	56%	69%	46%	50%	59%	52%	58%	64%	73%
Up to £25	14%	12%	18%	12%	15%	24%	22%	23%	28%	-	7%	4%
£26 to £50	7%	13%	3%	2%	6%	10%	8%	14%	11%	10%	5%	7%
£51 to £100	5%	-	4%	5%	8%	12%	12%	4%	4%	-	-	-
£101 to £200	3%	-	3%	-	-	4%	-	-	4%	-	-	7%
£201 to £300	2%	-	-	15%	-	-	-	-	-	-	-	-
£301 to £500	0%	-	1%	-	-	-	-	-	-	-	-	-
£501 to £750	1%	-	-	-	-	-	-	-	-	10%	-	-
£751 to £1,000	0%	-	-	-	-	-	-	-	-	4%	-	-
More than £1,000	0%	-	-	-	-	-	-	-	-	4%	-	-
Don't know	9%	16%	12%	9%	3%	5%	8%	-	-	13%	23%	9%

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

Independent financial adviser (IFA) – advising on products from the 'whole of the market' - a large range of different product providers.

Unweighted Base	252	17	26	28	14	30	20	13	7	23	24	50
All UK adults who have used an IFA for advice in the last 3 years	251	15	29	30	12	31	24	13	8	20	19	51
Nothing	12%	45%	7%	17%	5%	6%	4%	5%	25%	14%	6%	12%
Up to £25	12%	3%	9%	19%	12%	9%	6%	19%	-	11%	6%	18%
£26 to £50	17%	-	23%	27%	-	23%	31%	39%	-	4%	3%	15%
£51 to £100	19%	17%	27%	22%	46%	13%	14%	16%	30%	17%	21%	13%
£101 to £200	8%	17%	4%	-	18%	13%	2%	-	-	17%	21%	6%
£201 to £300	5%	-	3%	5%	6%	6%	18%	9%	-	3%	-	5%
£301 to £500	3%	-	-	5%	8%	7%	-	-	-	5%	-	3%
£501 to £750	1%	-	-	2%	-	-	-	4%	-	11%	-	-
£751 to £1,000	1%	-	-	-	-	2%	-	-	11%	4%	-	-
More than £1,000	4%	7%	-	3%	-	-	16%	-	-	6%	13%	-
Don't know	17%	11%	27%	-	5%	21%	8%	34%	7%	30%	28%	

An accountant or solicitor - Financial planning advice (not part of a sale of a financial product) e.g. a tax or pension review, advice of how to invest lump sum/pension.'

Unweighted Base	47	2	7	6	6	3	7	2	2	3	4	5
All UK adults who have used an accountant or solicitor for advice in the last 3 years	50	3	6	5	7	5	8	1	4	2	3	5
Nothing	7%	-	30%	12%	17%	-	-	-	-	-	-	-
Up to £25	15%	75%	16%	15%	25%	23%	-	-	-	30%	-	-
£26 to £50	22%	-	19%	50%	16%	30%	28%	-	67%	-	-	-
£51 to £100	23%	-	35%	11%	9%	47%	45%	100%	-	-	24%	-
£101 to £200	5%	-	-	-	-	-	11%	-	-	-	27%	12%
£201 to £300	3%	-	-	-	13%	-	7%	-	-	-	-	-
£301 to £500	7%	-	-	-	20%	7%	8%	-	-	31%	24%	-
£501 to £750	4%	-	-	12%	-	-	-	-	33%	-	-	-
£751 to £1,000	2%	-	-	-	-	-	-	-	-	39%	-	-
More than £1,000	1%	25%	-	-	-	-	-	-	-	-	-	-
Don't know	11%	-	-	-	-	-	-	-	-	-	24%	88%

An advisor provided through an arrangement with your employer/previous employer (e.g. advice on a pension, life cover or other financial products as part of a benefits, reward or options package)

Unweighted Base	121	7	14	20	12	12	10	5	6	5	6	24
All UK adults who have used a advisor arranged through their employer/previous employer for advice in the last 3 years	118	4	13	23	10	12	11	4	7	4	5	25
Nothing	51%	55%	55%	29%	52%	42%	67%	56%	20%	83%	86%	62%
Up to £25	9%	14%	10%	9%	6%	26%	-	-	-	-	-	12%
£26 to £50	10%	-	8%	36%	-	-	7%	-	-	17%	14%	2%
£51 to £100	13%	-	14%	12%	20%	6%	20%	-	61%	-	-	5%
£101 to £200	5%	-	-	3%	17%	25%	-	-	-	-	-	-
£201 to £300	-	-	-	-	-	-	-	-	-	-	-	-
£301 to £500	1%	-	5%	-	-	-	-	-	-	-	-	-
£501 to £750	1%	-	-	-	-	-	6%	-	-	-	-	-
£751 to £1,000	-	-	-	-	-	-	-	-	-	-	-	-
More than £1,000	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	11%	30%	8%	11%	6%	-	-	44%	19%	-	-	19%

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

A website/internet platform - which offers investment products and services from a large range of product providers.

	Unweighted Base	207	14	26	21	26	22	14	15	10	19	14	26
All UK adults who have used a website/internet platform for advice in the last 3 years		202	14	25	24	27	21	13	13	12	18	13	21
Nothing	60%	61%	60%	39%	61%	58%	62%	66%	52%	69%	80%	63%	
Up to £25	16%	16%	24%	21%	27%	3%	34%	7%	5%	24%	-	8%	
£26 to £50	9%	-	3%	34%	6%	3%	4%	-	21%	4%	7%	6%	
£51 to £100	4%	-	4%	4%	6%	13%	-	-	-	-	-	10%	
£101 to £200	1%	-	-	-	-	3%	-	5%	-	-	-	-	
£201 to £300	-	-	-	-	-	-	-	-	-	-	-	-	
£301 to £500	0%	-	-	-	-	-	-	7%	-	-	-	-	
£501 to £750	-	-	-	-	-	-	-	-	-	-	-	-	
£751 to £1,000	-	-	-	-	-	-	-	-	-	-	-	-	
More than £1,000	-	-	-	-	-	-	-	-	-	-	-	-	
Don't know	10%	23%	10%	3%	-	20%	-	15%	22%	3%	13%	14%	

As an example, a fee for a review of your pension arrangements might cost you between £400 and £600, or advice on where to put your savings might attract a fee equivalent to 3% of the sum you invest.

In general do you think this level of fee would affect the number of times you use financial advisors if it was charged directly to you?

	Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults		2140	357	340	195	179	153	108	55	52	84	62	557
Yes, I would be very likely to INCREASE the number of times I use financial advisors	1%	2%	1%	2%	-	2%	2%	3%	-	3%	-	1%	
Yes, I would probably INCREASE the number of times use financial advisors	2%	0%	1%	6%	4%	7%	3%	1%	3%	-	-	0%	
No, it would make no difference	25%	34%	19%	23%	33%	16%	24%	19%	24%	25%	34%	23%	
Yes, I would probably DECREASE the number of times use financial advisors	9%	6%	9%	13%	8%	12%	13%	17%	9%	10%	12%	5%	
Yes, I would be very likely to DECREASE the number of times I use financial advisors	47%	37%	56%	44%	45%	56%	50%	54%	59%	58%	49%	42%	
Don't know	17%	20%	14%	12%	10%	6%	6%	6%	5%	5%	5%	29%	

If you were charged directly for an advisor's time, do you think you would cease to use financial advisors?

	Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults		2140	357	340	195	179	153	108	55	52	84	62	557
Yes, for all financial products	32%	31%	36%	34%	31%	31%	30%	34%	22%	33%	32%	30%	
Yes, for some financial products	22%	12%	24%	30%	24%	32%	42%	33%	31%	30%	16%	16%	
No, I wouldn't (I would continue using financial advisors)	6%	2%	3%	8%	5%	12%	12%	11%	13%	10%	19%	6%	
Don't know	11%	13%	11%	6%	11%	9%	3%	6%	13%	3%	8%	14%	
Not applicable - I never use financial advisors	29%	42%	27%	22%	29%	16%	13%	15%	21%	23%	26%	35%	

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/prefer not to say

If you were charged directly for an advisor's time, which, if any, of the following actions would you be likely to take? (Please tick all that apply)

	Unweighted Base	1511	206	245	149	123	126	87	48	37	72	57	361
All UK Adults who ever use financial advisors		1514	207	250	151	127	128	94	47	41	64	46	359
I would still use an advisor to help me make financial decisions and choose a product	6%		3%	3%	7%	10%	7%	5%	7%	11%	12%	16%	6%
I would still use an advisor but only to complete the purchase/transaction (e.g. to do the paperwork and administration, liaise with the product provider, etc)	10%		5%	12%	19%	11%	12%	11%	13%	-	15%	8%	7%
I would reduce the number of times I use a financial advisor, only paying for advice/service on my most important financial product purchases/deals	24%		21%	24%	23%	26%	33%	35%	33%	48%	22%	22%	15%
I would do my own financial planning, product research and administration so that I did not need an advisor	32%		23%	37%	28%	39%	32%	26%	39%	24%	38%	35%	32%
I would go direct to the product provider (e.g. a bank or insurance company) having made my own product choices and complete the administration myself. (so that do not incur an advisor fee)	27%		20%	35%	28%	29%	25%	38%	22%	22%	27%	38%	22%
I would stop taking financial advice	27%		35%	29%	28%	24%	25%	21%	23%	24%	21%	26%	28%
Other	1%		2%	1%	1%	-	-	1%	-	-	-	-	1%
Don't know	12%		21%	9%	9%	8%	8%	2%	3%	6%	8%	7%	20%

If you were charged directly for an advisors time, how likely, if at all would you be to use each of the following options to decide which financial product was right for you? Please rate the following options 1-5 based on how likely you are to use it, with 1 being 'very likely to use' and 5 being 'very unlikely to use'

I would search a handful of online product providers (such as a well known insurance company) and find out about their products through their internet sites

	Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults		2140	357	340	195	179	153	108	55	52	84	62	557
1 - Very likely to use	21%		19%	25%	24%	23%	26%	20%	16%	23%	23%	24%	16%
2	27%		18%	30%	30%	30%	30%	34%	51%	46%	35%	24%	22%
3	19%		17%	21%	17%	20%	26%	22%	14%	16%	19%	27%	17%
4	5%		4%	5%	10%	4%	4%	7%	4%	11%	9%	6%	4%
5 - Very unlikely to use	11%		15%	7%	7%	12%	8%	16%	13%	1%	9%	12%	12%
Don't know	16%		26%	11%	11%	10%	5%	2%	3%	2%	4%	6%	29%

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

I would look in a telephone directory for product providers (such as a well known insurance company) and call them to find out about their products

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
1 - Very likely to use	4%	4%	4%	6%	3%	5%	5%	2%	3%	5%	4%	3%
2	7%	6%	9%	6%	11%	7%	10%	2%	13%	5%	4%	5%
3	15%	14%	18%	14%	17%	22%	13%	4%	3%	13%	18%	15%
4	16%	13%	17%	23%	17%	16%	24%	28%	21%	16%	15%	12%
5 - Very unlikely to use	41%	35%	41%	42%	40%	43%	46%	57%	58%	56%	51%	35%
Don't know	17%	27%	12%	8%	12%	8%	3%	8%	2%	5%	9%	29%

I would go into a branch of a well known insurance company to find out about their products

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
1 - Very likely to use	7%	7%	9%	12%	4%	7%	4%	5%	15%	6%	10%	7%
2	18%	14%	22%	25%	23%	23%	23%	15%	9%	9%	12%	15%
3	22%	18%	24%	19%	27%	27%	31%	30%	24%	24%	21%	18%
4	11%	11%	12%	9%	9%	13%	8%	18%	20%	21%	13%	9%
5 - Very unlikely to use	24%	22%	22%	24%	21%	23%	35%	28%	30%	36%	36%	21%
Don't know	18%	28%	11%	11%	15%	7%	1%	4%	2%	4%	7%	30%

I would find out what my local supermarket chain (e.g Sainsbury, Tesco etc.) had to offer

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
1 - Very likely to use	9%	6%	10%	14%	5%	8%	9%	4%	21%	7%	9%	10%
2	15%	15%	20%	18%	21%	19%	18%	15%	8%	14%	8%	8%
3	23%	21%	26%	22%	27%	23%	35%	21%	27%	25%	33%	19%
4	13%	8%	14%	16%	14%	16%	10%	24%	29%	18%	14%	11%
5 - Very unlikely to use	23%	23%	20%	20%	23%	29%	26%	32%	13%	32%	31%	22%
Don't know	17%	26%	11%	10%	11%	4%	2%	4%	1%	4%	5%	30%

I would go to a branch of a high street bank to find out what their deals were

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
1 - Very likely to use	14%	8%	16%	17%	16%	19%	18%	14%	19%	16%	17%	12%
2	24%	21%	28%	30%	30%	27%	30%	28%	26%	21%	21%	17%
3	22%	23%	22%	22%	23%	23%	23%	22%	16%	26%	23%	19%
4	8%	7%	8%	8%	10%	12%	7%	13%	14%	12%	11%	7%
5 - Very unlikely to use	17%	18%	17%	13%	10%	16%	21%	22%	20%	22%	23%	16%
Don't know	15%	23%	9%	9%	11%	3%	1%	1%	5%	4%	5%	30%

I would refer to newspapers or a consumer magazine with relevant 'best buy' tables

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
1 - Very likely to use	15%	10%	17%	14%	13%	24%	16%	20%	15%	21%	33%	12%
2	22%	14%	24%	20%	30%	27%	35%	40%	36%	21%	15%	17%
3	22%	20%	18%	24%	26%	25%	18%	22%	26%	27%	32%	20%
4	11%	11%	14%	16%	14%	7%	13%	8%	8%	7%	4%	8%
5 - Very unlikely to use	15%	22%	14%	15%	6%	12%	18%	7%	15%	20%	12%	15%
Don't know	16%	25%	13%	10%	11%	5%	1%	3%	-	4%	5%	28%

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

I would search an online supermarket which presents a series of financial products for comparison or other website that compares products in the market

	2140	334	330	199	177	158	104	59	48	93	74	564
Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
1 - Very likely to use	23%	18%	27%	27%	30%	33%	25%	27%	31%	25%	28%	16%
2	22%	19%	26%	27%	24%	19%	31%	15%	40%	28%	28%	15%
3	19%	16%	20%	18%	15%	22%	22%	20%	20%	24%	17%	19%
4	7%	6%	8%	7%	7%	10%	5%	15%	6%	5%	6%	6%
5 - Very unlikely to use	14%	17%	11%	13%	14%	12%	16%	19%	1%	15%	14%	15%
Don't know	15%	25%	8%	8%	11%	3%	1%	4%	1%	4%	6%	29%

I would pay a subscription to an online supermarket or other website that allows me to compare products in the market

	2140	334	330	199	177	158	104	59	48	93	74	564
Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
1 - Very likely to use	2%	1%	3%	2%	0%	2%	2%	3%	10%	-	1%	2%
2	5%	3%	5%	7%	4%	7%	7%	1%	18%	6%	2%	3%
3	12%	12%	14%	18%	14%	13%	5%	13%	5%	10%	17%	9%
4	14%	9%	11%	14%	25%	21%	19%	23%	10%	15%	17%	11%
5 - Very unlikely to use	51%	50%	55%	50%	41%	50%	63%	59%	53%	63%	55%	46%
Don't know	17%	25%	12%	8%	15%	8%	5%	1%	5%	6%	9%	28%

I would base my product decisions on recommendations from family and friends

	2140	334	330	199	177	158	104	59	48	93	74	564
Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
1 - Very likely to use	11%	11%	14%	10%	10%	15%	17%	8%	3%	7%	6%	10%
2	22%	22%	24%	27%	29%	19%	22%	32%	46%	23%	11%	16%
3	27%	23%	31%	31%	25%	39%	33%	33%	15%	29%	32%	23%
4	11%	6%	9%	12%	14%	11%	18%	8%	18%	23%	22%	9%
5 - Very unlikely to use	13%	14%	10%	11%	12%	13%	10%	16%	15%	14%	20%	13%
Don't know	16%	24%	12%	8%	11%	3%	1%	2%	3%	4%	9%	29%

I would base my product decisions on online customer reviews

	2140	334	330	199	177	158	104	59	48	93	74	564
Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
1 - Very likely to use	12%	10%	15%	14%	13%	12%	16%	10%	11%	13%	8%	10%
2	20%	18%	23%	24%	26%	25%	23%	28%	43%	22%	11%	12%
3	27%	22%	31%	27%	30%	34%	25%	26%	24%	29%	42%	24%
4	10%	6%	9%	13%	11%	10%	17%	18%	15%	16%	13%	8%
5 - Very unlikely to use	14%	16%	12%	14%	9%	16%	16%	13%	6%	17%	18%	16%
Don't know	17%	28%	10%	9%	12%	3%	3%	4%	2%	4%	7%	30%

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

Thinking ONLY about product and financial advice from high street banks and building societies...
To what extent do you agree or disagree with each of the following statements? (Please tick one option on each row)

I would be willing to pay for financial advice from my main high street bank if they guaranteed they were unbiased towards their own products

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
Strongly agree	4%	4%	5%	5%	3%	1%	4%	3%	5%	4%	4%	3%
Agree	19%	8%	18%	26%	19%	27%	30%	25%	41%	20%	20%	16%
Neither agree nor disagree	26%	26%	33%	22%	24%	29%	21%	37%	18%	32%	21%	24%
Disagree	19%	18%	20%	18%	29%	26%	20%	16%	21%	18%	25%	14%
Strongly disagree	16%	20%	12%	15%	14%	10%	21%	15%	14%	18%	24%	16%
Don't know	17%	24%	11%	14%	11%	7%	3%	3%	1%	9%	6%	28%

Financial advisors in high street banks and building societies are just as skilled as other financial advisors

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
Strongly agree	4%	5%	5%	5%	4%	4%	8%	6%	-	6%	-	4%
Agree	24%	16%	29%	31%	32%	22%	33%	20%	33%	22%	22%	19%
Neither agree nor disagree	35%	31%	37%	32%	30%	45%	35%	45%	39%	38%	33%	33%
Disagree	11%	10%	8%	10%	12%	14%	12%	17%	17%	16%	26%	7%
Strongly disagree	4%	5%	4%	5%	3%	3%	5%	9%	5%	7%	3%	3%
Don't know	23%	34%	16%	17%	20%	13%	7%	3%	6%	11%	17%	34%

Financial advisors in high street banks and building societies are too sales-orientated to advise me properly

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
Strongly agree	21%	20%	18%	28%	18%	24%	20%	24%	17%	33%	36%	16%
Agree	32%	23%	38%	37%	35%	38%	37%	42%	59%	32%	41%	26%
Neither agree nor disagree	24%	24%	26%	19%	30%	30%	23%	26%	21%	21%	13%	22%
Disagree	4%	3%	5%	5%	5%	2%	10%	4%	2%	8%	3%	2%
Strongly disagree	1%	2%	1%	-	1%	1%	5%	-	-	-	-	1%
Don't know	18%	27%	12%	11%	11%	6%	6%	4%	1%	6%	7%	31%

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

I do not trust financial advisors in high street banks and building societies

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
Strongly agree	13%	15%	11%	15%	8%	9%	16%	18%	13%	16%	30%	11%
Agree	21%	20%	19%	26%	22%	30%	21%	30%	28%	25%	22%	17%
Neither agree nor disagree	36%	31%	39%	33%	41%	42%	28%	36%	51%	44%	33%	34%
Disagree	12%	8%	15%	15%	15%	13%	25%	10%	4%	10%	11%	8%
Strongly disagree	3%	4%	4%	2%	1%	2%	8%	3%	1%	-	-	1%
Don't know	16%	22%	12%	9%	14%	4%	2%	2%	4%	4%	4%	29%

If I had to pay for a financial advisor within a bank, I may as well see an IFA or accountant instead*

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
Strongly agree	18%	12%	21%	24%	18%	21%	29%	30%	23%	24%	28%	14%
Agree	34%	25%	37%	41%	42%	41%	43%	47%	42%	39%	34%	27%
Neither agree nor disagree	21%	23%	24%	17%	19%	27%	20%	16%	27%	22%	19%	21%
Disagree	4%	5%	4%	4%	4%	3%	3%	2%	3%	6%	6%	4%
Strongly disagree	3%	6%	2%	1%	3%	-	2%	2%	4%	2%	5%	3%
Don't know	19%	29%	13%	13%	16%	8%	2%	3%	2%	7%	7%	33%

I would only pay for financial advice from a high street bank if it were substantial cheaper than other advisors

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
Strongly agree	9%	11%	8%	13%	10%	9%	10%	11%	16%	12%	4%	6%
Agree	27%	20%	33%	42%	31%	31%	33%	28%	29%	19%	28%	19%
Neither agree nor disagree	27%	23%	31%	19%	28%	30%	29%	36%	25%	39%	41%	25%
Disagree	9%	7%	6%	8%	10%	15%	16%	10%	13%	17%	9%	8%
Strongly disagree	8%	10%	6%	4%	8%	5%	6%	4%	11%	9%	10%	10%
Don't know	20%	29%	15%	13%	14%	11%	5%	11%	6%	4%	9%	31%

I would search for cheaper options for the advice (e.g use an online advice-based service) if I had to pay for a financial advisor in a high street bank

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
Strongly agree	21%	18%	27%	29%	28%	20%	21%	16%	18%	18%	23%	14%
Agree	36%	29%	39%	43%	35%	39%	44%	40%	57%	48%	38%	29%
Neither agree nor disagree	20%	19%	20%	14%	17%	25%	27%	31%	20%	19%	22%	19%
Disagree	3%	2%	2%	3%	2%	9%	2%	5%	2%	7%	2%	4%
Strongly disagree	3%	5%	1%	2%	2%	0%	4%	4%	1%	4%	5%	2%
Don't know	18%	27%	11%	9%	17%	7%	4%	5%	2%	5%	10%	31%

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

I would not use high street bank advisers if I had to pay for advice

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
Strongly agree	30%	30%	32%	31%	27%	28%	36%	36%	27%	29%	40%	26%
Agree	32%	26%	33%	39%	35%	39%	29%	45%	52%	35%	32%	27%
Neither agree nor disagree	19%	15%	23%	19%	18%	19%	25%	12%	15%	29%	20%	17%
Disagree	3%	4%	2%	2%	5%	5%	4%	7%	5%	2%	2%	2%
Strongly disagree	1%	3%	2%	1%	1%	1%	2%	-	1%	-	1%	1%
Don't know	15%	21%	8%	9%	14%	8%	3%	1%	1%	5%	5%	27%

I would only use a high street bank's advisor if it was significantly cheaper than other alternatives

Unweighted Base	2140	334	330	199	177	158	104	59	48	93	74	564
All UK adults	2140	357	340	195	179	153	108	55	52	84	62	557
Strongly agree	9%	10%	10%	15%	10%	9%	10%	6%	12%	5%	7%	6%
Agree	29%	20%	33%	37%	36%	35%	40%	35%	36%	33%	29%	21%
Neither agree nor disagree	30%	28%	34%	28%	26%	38%	25%	33%	38%	31%	33%	29%
Disagree	7%	5%	6%	5%	8%	11%	9%	11%	7%	17%	11%	7%
Strongly disagree	6%	9%	4%	4%	5%	2%	7%	5%	4%	7%	10%	6%
Don't know	19%	28%	12%	11%	14%	5%	9%	11%	3%	8%	10%	32%

We would like understand the extent to which employers might be able to provide more financial advice and financial products in the future. Which, if any, of the following statements apply to you? (Please tick all that apply)

Unweighted Base	1149	157	211	122	110	94	59	27	27	38	25	279
All UK Working Adults who are employees	1184	176	223	129	118	90	58	22	29	32	21	286
I have fairly simple financial arrangements (I only save cash/savings accounts) so don't need advice	26%	23%	36%	34%	25%	30%	21%	34%	28%	16%	9%	20%
My employer offers a pension and other life insurance arrangements – so I don't need much advice or other financial products	24%	9%	35%	27%	35%	28%	34%	10%	33%	33%	29%	15%
Most of my savings are run by a scheme at my work place (my employer)	4%	1%	5%	5%	4%	2%	13%	-	-	6%	6%	3%
I do not receive any financial product or financial planning advice through my employer (e.g. pension, life insurance health and dental benefits, etc.)	23%	27%	23%	24%	24%	18%	23%	43%	30%	29%	25%	19%
Rather than finding a financial advisor myself, I would trust my (previous) employer to find one or offer a selection/panel	5%	1%	5%	9%	6%	2%	4%	6%	11%	15%	-	3%
If my (previous) employers offered discounted or cheaper financial planning services and other financial advice I'd pay for this and chose this option	7%	1%	12%	6%	6%	6%	9%	17%	2%	10%	7%	6%
I don't trust my company pensions team/office (or rewards and benefits/HR team) to source other financial products for me	8%	8%	4%	6%	11%	11%	10%	11%	3%	7%	25%	6%
I would use more financial planning services through my workplace if it was offered by my employer (or a third party acting on behalf of the company)	18%	12%	25%	18%	16%	24%	15%	22%	21%	25%	30%	12%
I would be uncomfortable if my employer knew more about my financial arrangements	26%	28%	21%	25%	40%	24%	28%	33%	40%	42%	32%	21%
None of these	21%	28%	14%	13%	16%	17%	9%	8%	3%	8%	16%	37%

TOTAL	We would like to know a little about your savings and investment habits. Please indicate the total level of cash savings you PERSONALLY currently have (i.e. that are not tied up with retirement based products)? (If you have a joint account, please divide the total amount of savings by the number of people who hold the account)										
Base	£0 - nothing	Up to £2,000	£2,001 to £5,000	£5,001 to £10,000	£10,001 to £20,000	£20,001 to £30,000	£30,001 to £40,000	£40,001 to £50,000	£50,001 to £100,000	More than £100,000	Don't know/ prefer not to say

And which, if any, of these statements apply to you?
(Please tick all that apply)

	Unweighted Base	157	211	122	110	94	59	27	27	38	25	279
All UK Working Adults who are employees	1149	176	223	129	118	90	58	22	29	32	21	286
I do not trust my employers to provide me with financial advice or planning	19%	25%	15%	14%	23%	24%	17%	18%	12%	17%	42%	17%
If I could split the cost of advisers through my employer this would encourage me to use financial advisers	14%	6%	16%	13%	21%	19%	15%	39%	34%	17%	26%	6%
If my employer provided a shortlist of financial planners and advisers I may trust these advisers more than going to the open market and picking my own	12%	7%	13%	20%	11%	17%	18%	14%	25%	17%	7%	8%
If my employer had an in house paid financial adviser I would use them	33%	20%	43%	44%	40%	36%	42%	41%	53%	45%	25%	21%
None of these	39%	51%	35%	31%	27%	25%	26%	27%	29%	37%	28%	55%

All figures, unless otherwise stated, are from YouGov Plc.