HYMANS ROBERTSON

FOR PROVIDERS

Market insights: FCA Investment Pathways

2019

Background

- Under the FCA rules it will be a regulatory requirement for affected firms to support non-advised customers going into drawdown.
- This will result in firms having to adapt their customer or employee journeys, as well as selecting a single default investment offering for each of the pathways.
- All providers will need to consider their pre /at-retirement customer journeys. Much like with the original freedom and choice changes, market best practice will develop quickly and all providers will be judged on the quality of their customer proposition.
- Providers with the strongest proposition are more likely to retain customers and assets. Where individuals are merging multiple pots, leading providers will benefit, rather than miss out on that consolidation.
- The pathways are designed to align customers' drawdown needs with appropriate investments.

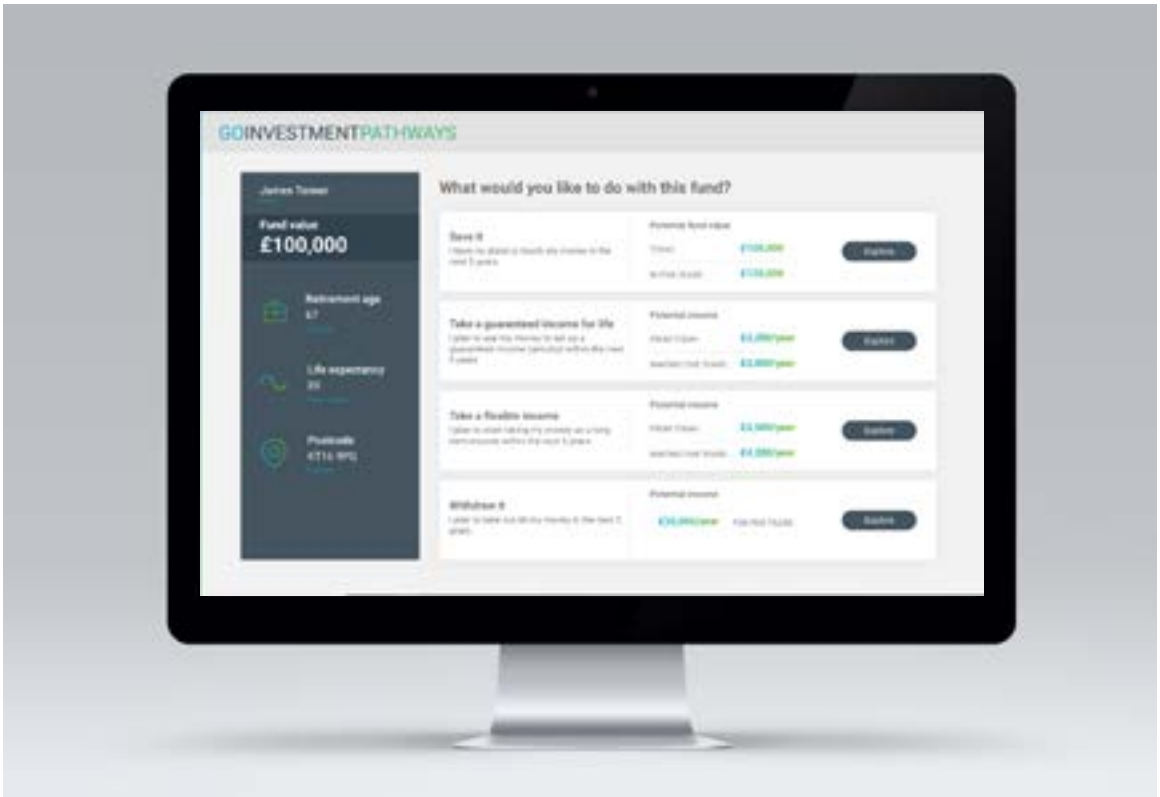
Our services

- Your customer will need to understand the right pathway for them. We can help provide personalised presentations for each.
- We have developed modellers and calculations to allow you to present this personalised position to each customer.
- Delivered as APIs, these tools can be accessed quickly and easily, providing results in a few weeks.
- Consulting, tool build and User Experience design and build.

Benefits of our services

- Market leading approach based on years of experience of creating innovative, personalised, digital retirement solutions.
- Builds in elements of machine learning and data science to continually improve your proposition.
- Be first to market – early mover advantage.
- Benefit from our robust API model/product governance and continued proposition investment.
- Better outcomes for your customers.
- Showcase to the regulator your high-quality support to customers in this area.

Example of GOINVESTMENTPATHWAYS tool



Our APIs drive personalised communication around:

- Drawdown sustainability
- Life expectancy tailored to each individual
- Future fund growth and outcomes
- Guaranteed income (annuity)
- Income tax impact
- Optimised tax withdrawal strategies
- And much more...

Contact us

For more information on our capabilities please contact Stuart Reid on 0207 082 6268.

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