

1. [Investor sentiment](#)

- Confidence has fallen but investors are more sanguine about personal finances
- Investors have mixed views on how Covid-19 will affect their future plans
- Investors are optimistic about their personal situation
- Investors are more likely to think the UK economy will get worse
- Investors have similar views on the global economy
- There's a disconnect when it comes to perceptions of the stock market
- Younger investors are more optimistic about their financial situation and the economy
- Investors are responding to Covid-19 in different ways
- Research and thirst for information has increased
- And some are looking for opportunities
- Tech and global stocks are on the up
- Investors say Covid-19 has changed the way they will invest
- Younger investors have been most hit in terms of confidence
- Sustainable investing continues to increase in appeal
- Most investors are in medium risk portfolios
- Most investors have bought or sold in the last 6 months
- Younger, female and high risk – the investors taking advantage of Covid
- Key actions for 2021

2. [Market opportunity size](#)

- The market opportunity
- Current retail investors are a minority of UK adults
- Who are future clients?
- Savers
- Segmenting the landscape of potential investors enables us to identify the key target group
- Savers who would consider investing can be further divided into...
- 'Interested Savers' with higher assets who are not retired are a key target
- The most likely target group are those in accumulation with high asset values
- Key lessons for targeting these potential investors
- Not all investors are engaged
- Two in five investors are not retired and are disengaged
- There is a large proportion who hold more than 40% of their total assets in cash
- Investors with more than 40% of their funds in cash could be doing more
- What do disengaged investors look like?
- Key actions for 2021

3. [Retail investment developments and projections](#)

- The DIY investing market saw significant growth in Q3
- Market AUA has grown to £269bn in Q3, from £261bn at the end of Q2

4. [Projections](#)

- Customer numbers increased in Q3
- The savings ratio is more than double any rate seen in the past 60 years
- Much of this "saving" was sitting in current accounts at the end of the quarter
- High cash savings present an opportunity for investment platforms – but it is limited
- AUA is forecast to increase to £323Bn by the end of next year
- Customer account numbers are forecast to approach 10million by the end of 2023
- Average account sizes will continue to decline as new investors open accounts
- ISAs and pensions will continue to increase relative to GIAs