



RESEARCH

in association with



**AIFA Questions
Depolarisation**

January 2006

A large, dark blue circle containing the text 'ifa census' in white. 'ifa' is in a smaller, lowercase, sans-serif font, and 'census' is in a larger, lowercase, sans-serif font.

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census

**The Definitive Source
of IFA Opinion**

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A market discussion of depolarisation

- This month's AIFA questions focused on industry views of depolarisation
- Questions were placed on the January IFA Census and fieldwork was conducted during 10th – 20th January 2006
- **341** IFAs responded to the survey



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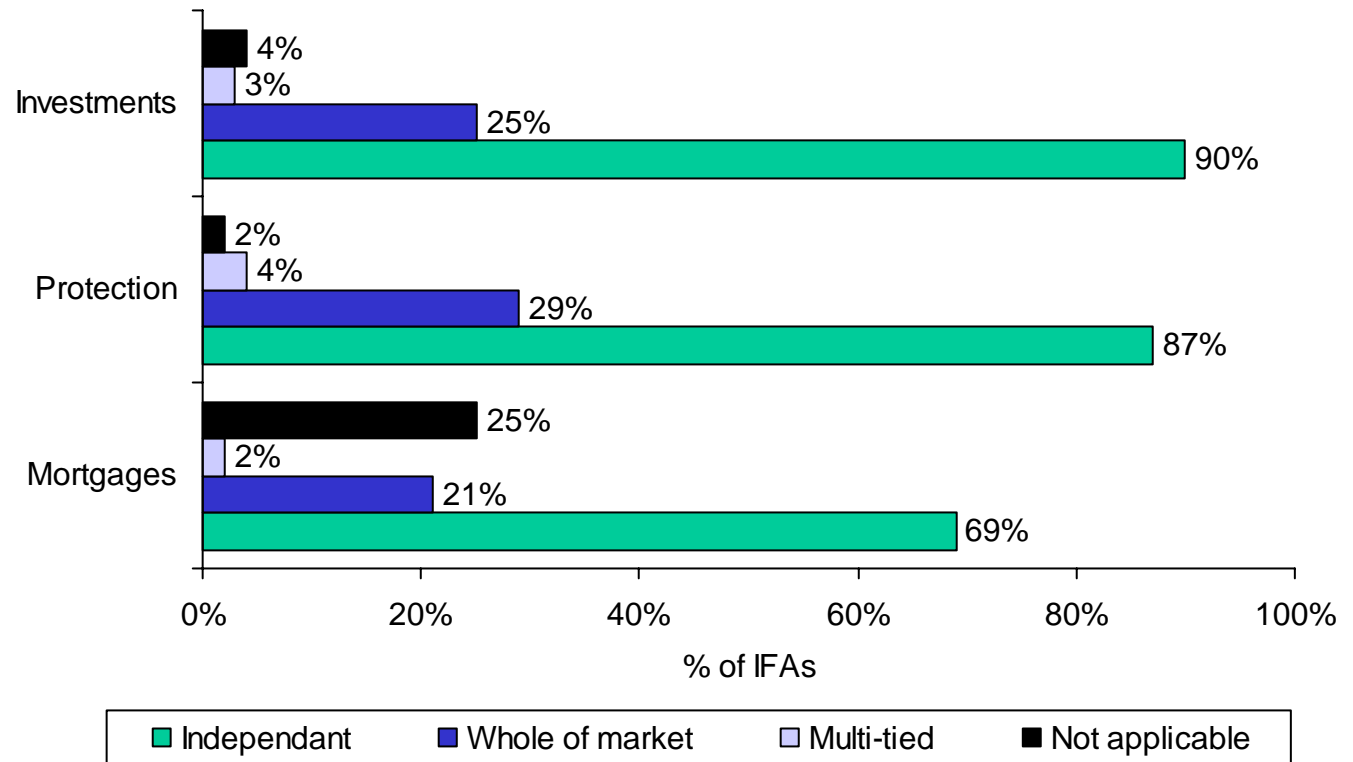


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Type of advice offered – total mentions

The vast majority offer independent advice for investments and pensions; two thirds do so for mortgages. With overall totals exceeding 100%, a number appear to be operating two models



Base: January 2006 (341)
What type of advice does your firm offer in the following areas:

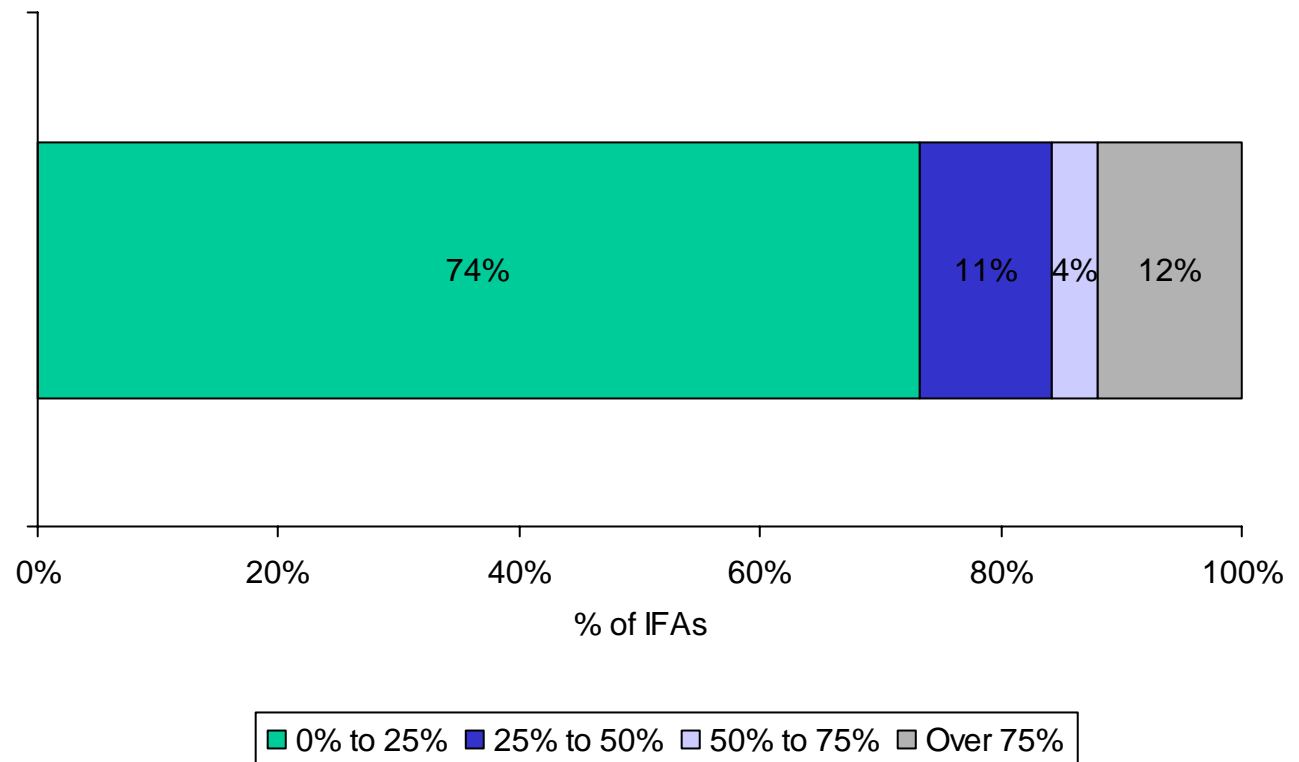


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Perceived client engagement with the menu

Respondents do not perceive that many clients are currently engaging with the menu

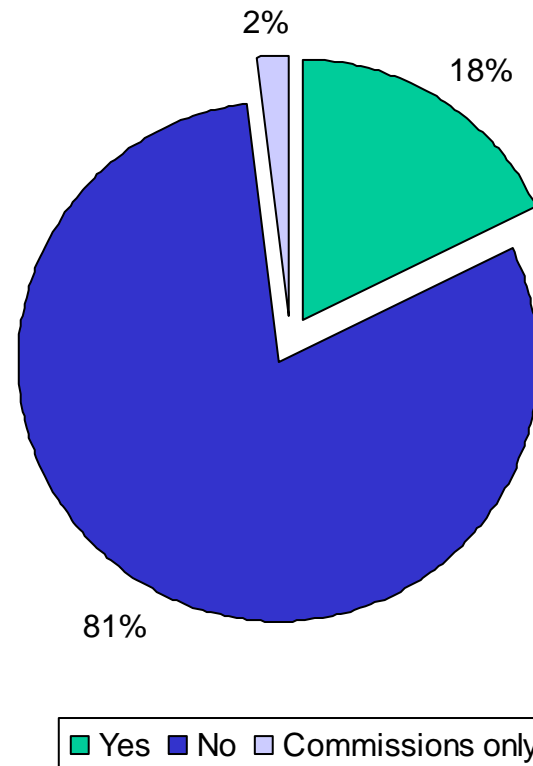


Base: January 2006 (341)
How many clients do you think are engaging with the menu?

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Increase in clients choosing fee options since the introduction of the menu

Four fifths of respondents have NOT noticed an increase in clients choosing the fee option since the introduction of the menu.



Base: January 2005 (341)

Has there been an increase in the number of clients choosing the fee option since the introduction of the menu?



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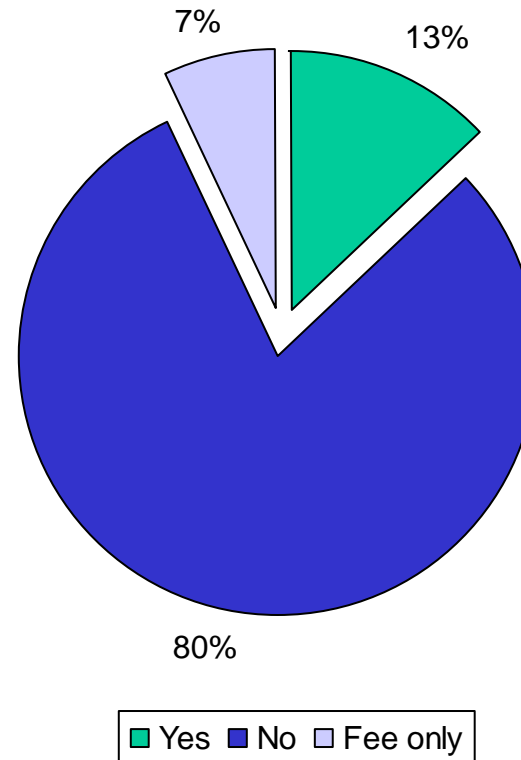


Independent Financial Advisers

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Client awareness following inclusion of the market average

The majority of respondents have not noticed any increase in client discussion or negotiation following inclusion of the market average.



Base: January 2005 (341)

Has inclusion of the market average prompted discussion or negotiation from clients?

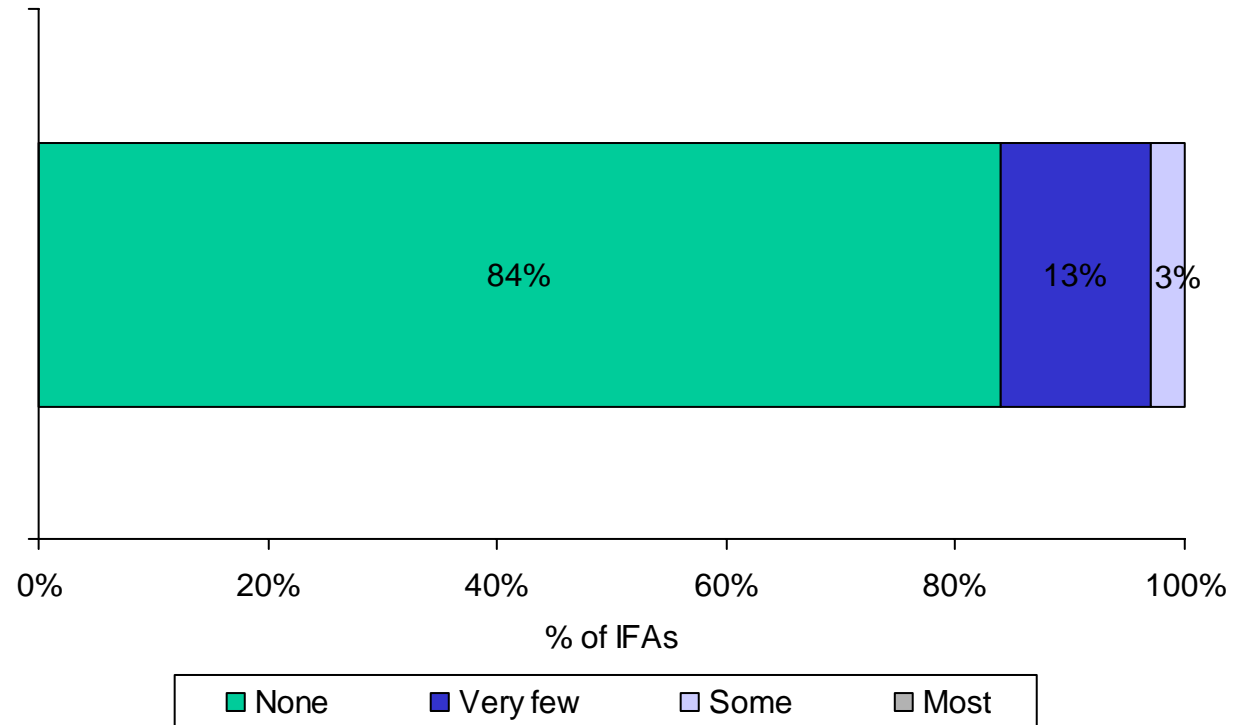




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Amount of clients mentioning other firms' menus/quoting other firms' commissions

Under 20% of respondents have had clients mentioning other firms' menus/quoting other firms' commission rates/fees.



Base: January 2006 (341)

Are clients (new or existing) mentioning other firms menus or quoting other firms rates or fees of commission?

