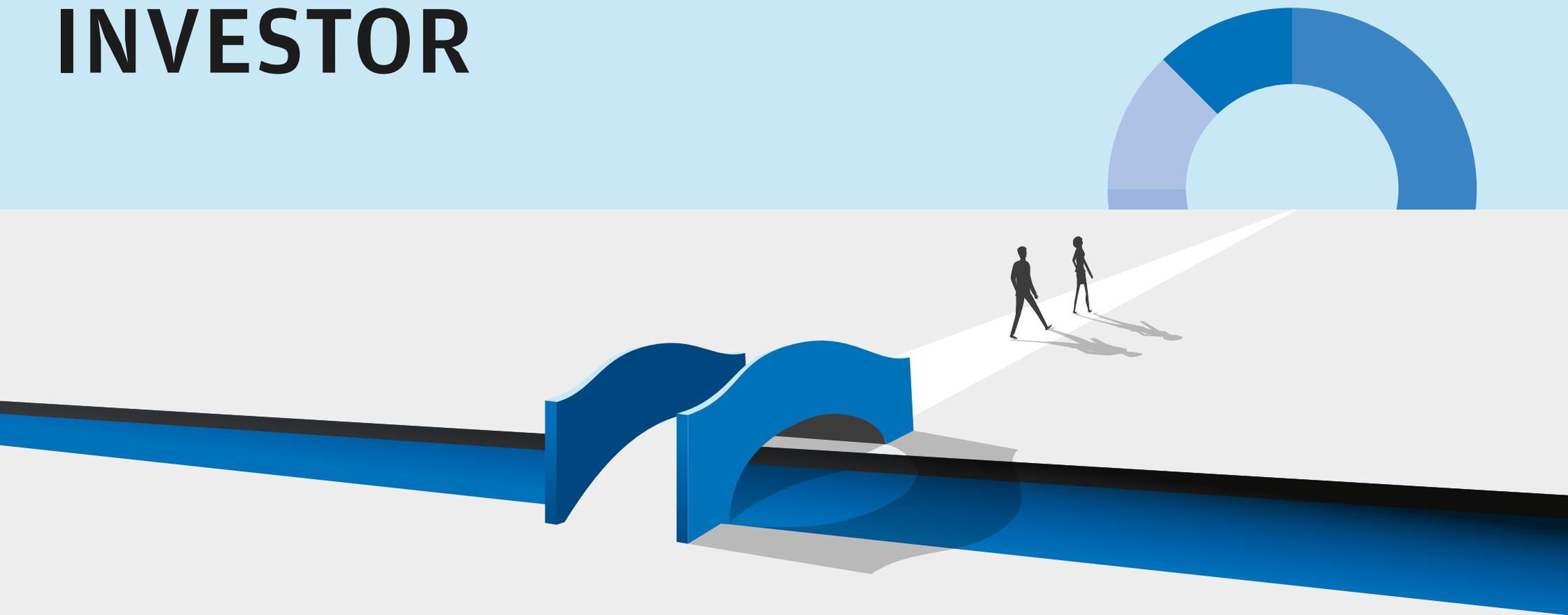


SAVER TO INVESTOR



Invest in your tomorrow
Turn your savings into investments today

J.P.Morgan
Asset Management

Our focus was on less experienced investors

To understand the journey from saving to investing, our sample of savers comprised those who currently invest and those who don't. The proportion of investors to non-investors was 64% to 36% among women and 75% to 25% among younger men. Half of our female investors and sixty per cent of our male investors invested less than a quarter of their overall money saved and only a fifth had more than half of their total savings in investments.

Methodology

The research was conducted by Kantar in Austria/Germany (examined together), Finland, France, Italy, Portugal/Spain (examined together), Sweden, Switzerland and the UK. Fieldwork was done via an online, self completion questionnaire of 20 minutes in January 2021 through Kantar panel partners. Interviews were conducted among a total of 3968 women aged 30-60, with an equal split of those aged 30-45 and 46-60, who either held investments or savings and with a minimum personal income (country dependent). A similar sample of men aged 30-45 was included to enable comparisons in the younger age group. Specifically the total sample comprised:

Country	Women	Men
Austria }	50	25
Germany }	450	225
Finland	494	256
France	501	249
Italy	500	251
Portugal }	190	110
Spain }	299	151
Sweden	491	259
Switzerland	90	260
UK	503	250

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Foreword



Patrick Thomson
*CEO J.P. Morgan Asset
Management EMEA*

The world has changed. Covid-19 has not only had a dramatic impact on the way we all live and work, but also on our finances. Households across Europe have accumulated hundreds of billions of euros of extra savings as repeated lockdowns have limited their opportunities to spend. The question now is whether this money will be spent as soon as the pandemic is over, or whether attitudes towards saving and investing have permanently shifted.

To find out, we asked over 5,000 people across 10 European countries to tell us how they feel about saving and investing. What we discovered shines a light on some of the areas that will matter most if investors are to maximise their savings potential in the post-Covid world.

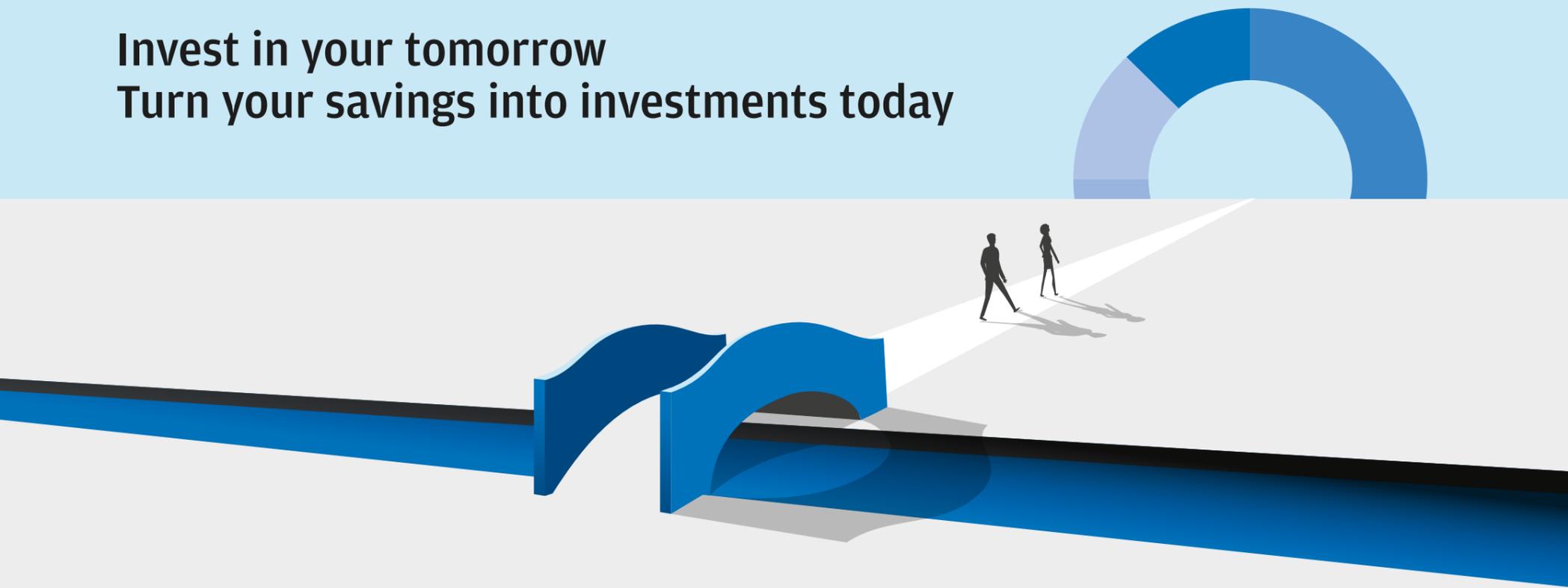


Jennifer Wu
*Global Head of
Sustainable Investing*

Among the key findings, we found that having a financial plan is crucial to future success, that interest is growing in the transformational opportunities provided by sustainable investment strategies, and—perhaps most interestingly—that investing can help to boost overall wellbeing. If more people invested in their tomorrow instead of just saving for today, the potential improvements to long-term financial security could have a significant positive impact on overall levels of health and happiness.

At J.P. Morgan Asset Management, we are committed to providing all the tools needed to help savers understand the principles of successful, long-term investing, and to help them build effective and resilient portfolios. By working with our clients and partners, we believe we can make investing accessible to all, so that more savers can achieve the secure and sustainable futures that they clearly want to see.

Invest in your tomorrow Turn your savings into investments today



Financial Independence has never been more important

As a result of COVID, we all now live in an age of uncertainty where having choices is important for our well-being, both financially and emotionally.

Financial independence gives us choices and without these we will be trapped in unfulfilling roles at work and at home. Women have been disproportionately impacted both personally and professionally and many are feeling trapped. Their levels of self-esteem continue to be considerably below those of men.

Achieving financial independence requires a plan and being confident about that plan. Our survey indicates that almost half of women who don't invest don't have a financial plan whereas three quarters of those who invest have a financial plan. Having a plan contributes to making female and male investors clearer about their financial priorities enabling them to save more purposefully.

Investing is more rewarding than saving and not just financially

Investing is recognised for delivering better long-term returns and better funding for retirement particularly when savings interest rates are very low or non-existent. These are triggers for investing more, further reflected in ensuring a comfortable retirement and capital growth as primary aims for investing.

Beyond purely financial rewards, there is evidence in our survey that those who invest have higher self-esteem which we know is a major contributor to overall well-being. In relation to financial well-being, a higher proportion of women and men who invest anticipate being better off in the next three years and are a little more confident about their financial situation. Kantar's own research shows that financial autonomy is a significant contributor to higher levels of self-esteem.

But more challenging and requires vigilance and commitment

Although the benefits of investing are clearly understood, it is strongly associated with volatility and therefore risk. There is a small minority who will never invest as they feel that they cannot afford to take risks with their money.

Three quarters of current investors and future considerers feel a need to be vigilant and to keep an eye on their investments and two-thirds worry about it being hard to see how their investments are performing. This is in stark contrast to cash savings, which are simple, visible, flexible and easily accessible.

The perceived complexity, lack of transparency and control need to be addressed to convert savers into investors and current investors to increase their financial commitment.

Sustainable investing has a significant part to play

Investing in companies that will contribute to a more sustainable world increases confidence in investing. Today, one in ten of our sample of investors are using sustainable investing but almost three quarters believe that it is important. Among those with knowledge of sustainable investing, more than three quarters think that it will make a difference and almost half go as far as saying that in the future, people will only invest in sustainable companies.

A quarter said knowing that they are investing in companies that will contribute to a more sustainable world would increase their confidence in investing. The most desired impacts are environmental followed by social issues such as human rights and unfair working practices.

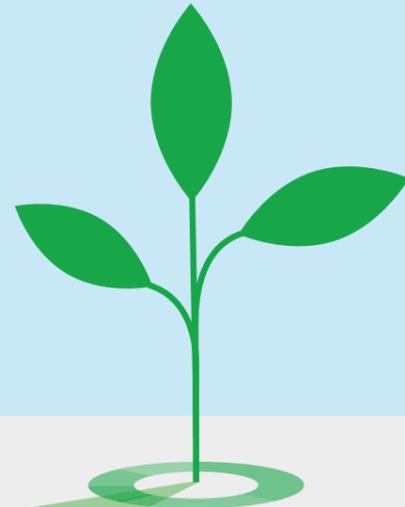
Unlocking future investment potential

Both women and men have spent less and saved more over the last year and around a third have increased both their long-term savings and investments.

Those currently considering investing indicate that they would be prepared to move around a third of their savings into investments. More than one-third of current female investors and half of male investors say they will invest more in the future.

To increase confidence in investing, there is a need to create a sense of being in control. A better understanding of investing is an important first step. Clearer communication and help for first-time investors would make investing more accessible. Long-term planning especially in relation to retirement funding is a key trigger and professional financial advice is valued in the context of long-term financial planning.

€177bn is the potential additional investment amount among women aged 30-60 across the countries in our survey. The amount for men is estimated to exceed this based on higher projected increases in investment amounts and higher levels of conversion from cash savings

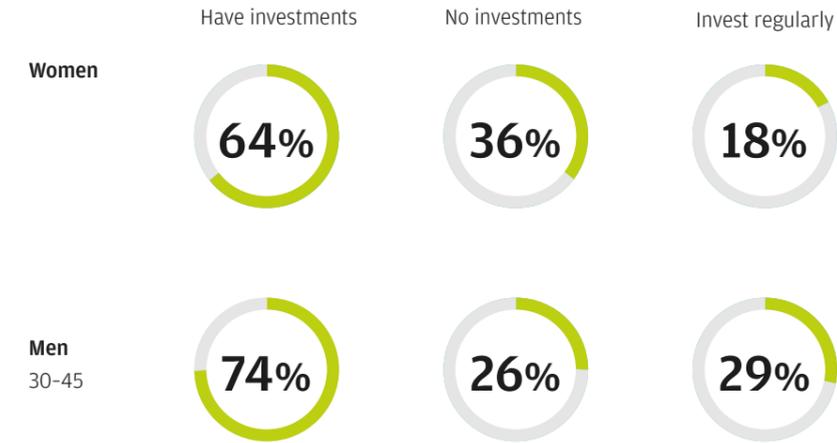


01 How different are Investors and Savers?

They are not fundamentally different but those who invest are far more likely to have a financial plan that contributes to them being a little more confident and anticipating that they will be better off in the future

Women are less inclined to invest

Two thirds of women invest as well as save but only one in five invest regularly. This is true for both those aged 30-45 and 45-60. This compares to three quarters of men aged 30-45 who invest and three in ten who invest regularly.

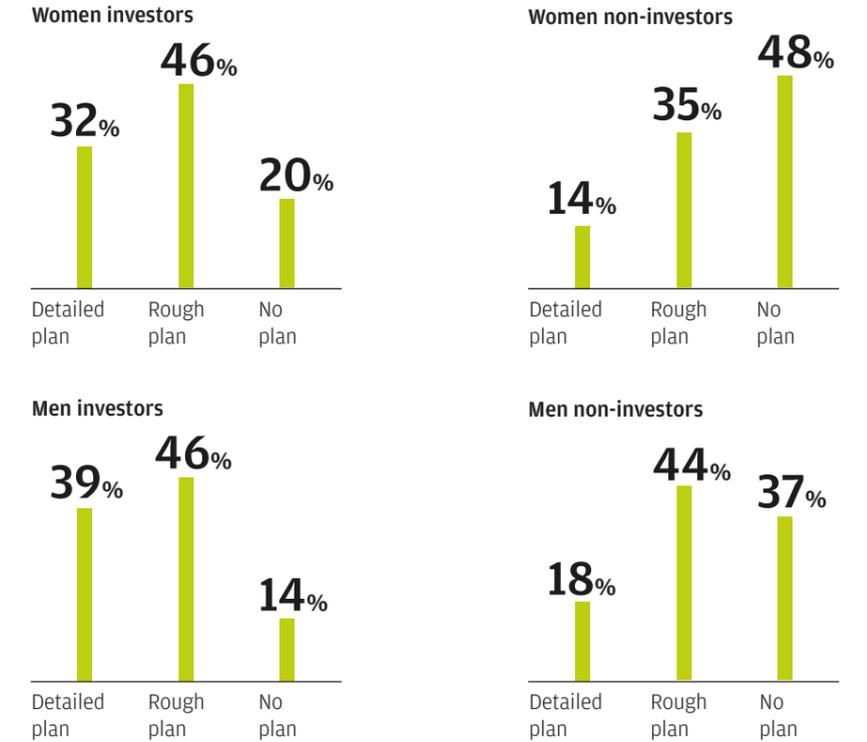


Among both men and women, there were proportionately more investors in Austria/Germany and fewer in France and the UK (% women/% men with investments).

	Austria/Germany	France	UK
Women	71%	50%	50%
Men	84%	61%	62%

Investors are more likely to have a financial plan

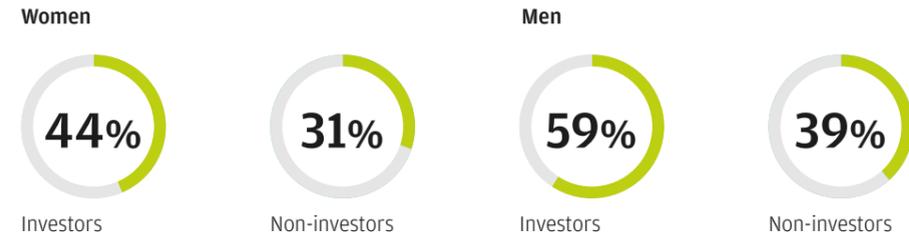
The biggest difference between investors and non-investors is that more than three quarters of those who invest have a financial plan and for around a third this is a detailed financial plan whereas almost half of women and more than a third of men that don't invest have no financial plan.



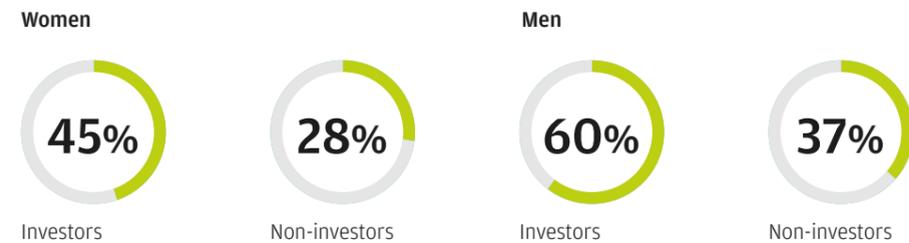
Both men and women in Italy are most likely to have a detailed financial plan whereas in France, there is the highest level of those with no plan at all.

Country	Plan Type	Women	Men
Italy	Detailed plan	43%	52%
France	No plan	47%	32%

Those who invest are more comfortable with risk



They are more likely to associate risk with the idea of opportunity.



Among both men and women, those in Finland are the most comfortable taking risks and those in France the least. Women in Switzerland and men in Austria/Germany are most likely to associate risk with opportunity and those in Finland and UK, the least likely.

Most comfortable taking risks: Finland

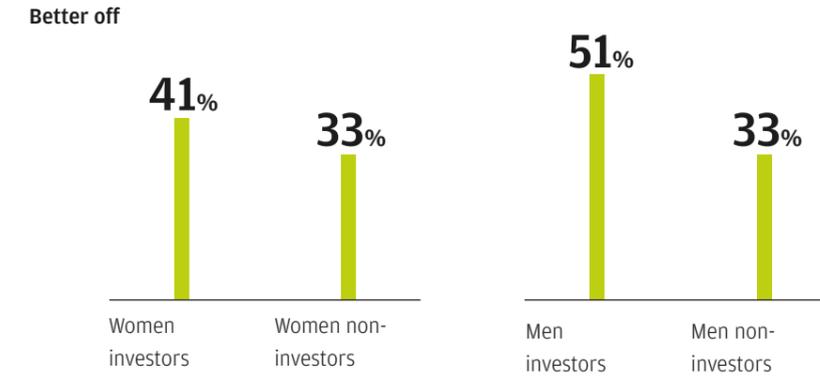


Least comfortable taking risks: France



Those who invest are more confident about their financial position

In the next three years, a higher proportion of women and men who invest anticipate that they will be better off.



Finland, Sweden and Switzerland have the highest proportions that think they will be better off and France, Italy and the UK the lowest proportions.

Men: better off



Men: worse off



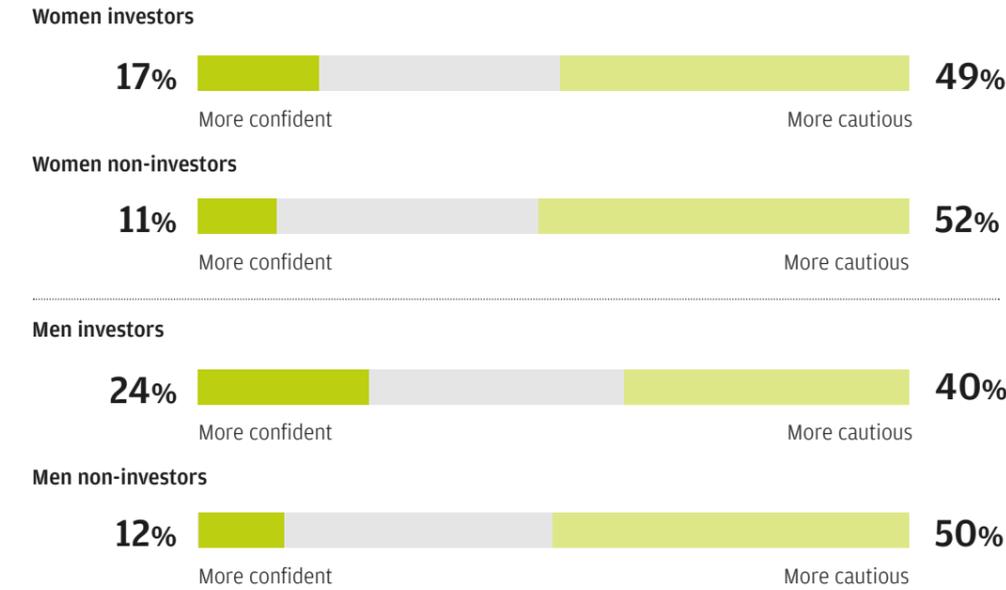
Women: better off



Women: worse off



Investors feel a little more confident about their financial situation compared to a year ago



Those in Finland and Sweden are the most confident about their financial situation compared to a year ago and those in Portugal/Spain and the UK the most cautious.

Most confident:



Most cautious

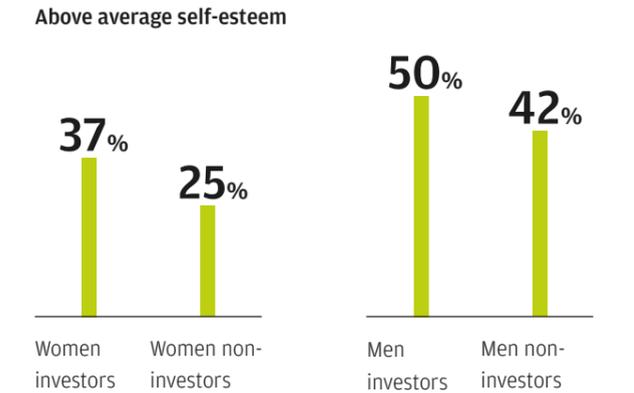


Men



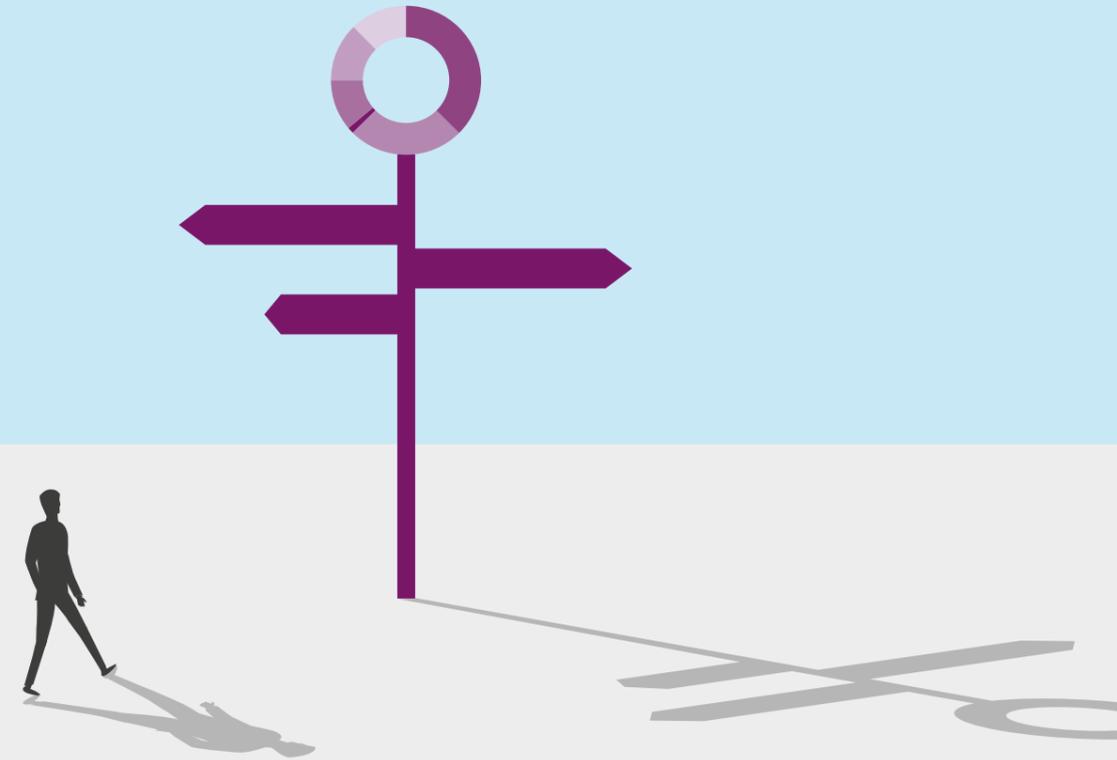
Both men and women investors have higher self esteem

More than one-third of women who invest have above average self-esteem compared to a quarter of women who don't invest although both these levels are lower than those of men.



The proportion of women in Finland with above average self-esteem is almost double that in France and the level for men is also lowest in France and highest in Portugal/Spain.



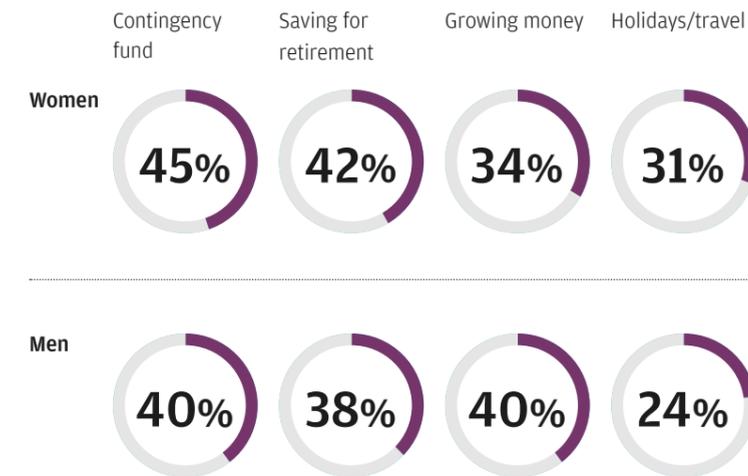


02 How different are their aims?

The reasons for saving and investing are broadly similar

Securing the future is the predominant reason for saving

Creating a contingency fund was the top reason for saving, a probable reflection of current uncertainty. This was followed by saving for retirement, growing money in general and for holidays/travel. Just over half of older women were saving for retirement and four in ten men were saving to grow their money in general.



Reasons were very similar across countries with a higher incidence of women saving for retirement in Sweden, France, UK and Austria/Germany.

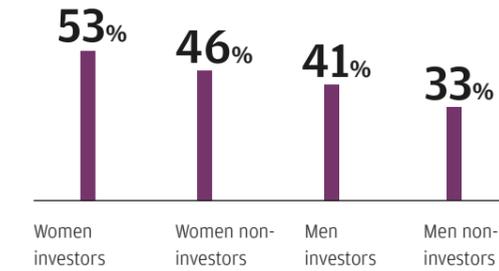
Saving for retirement



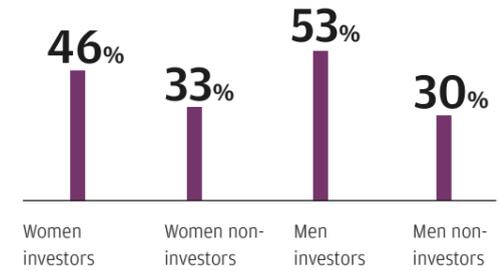
Those who invest have clearer financial priorities

The underlying priority across our survey was to save and grow savings and investments with a clear focus on living comfortably in retirement, which was a priority for almost two-thirds of older women. Those who invest tend to have more specific financial and longer-term growth priorities while those who don't have a less well-defined and more short-term purpose.

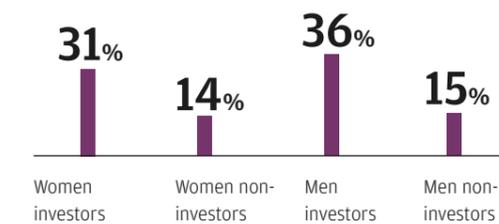
Comfortable retirement



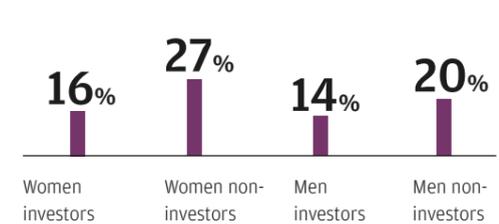
Growing my savings/investments



Income generation



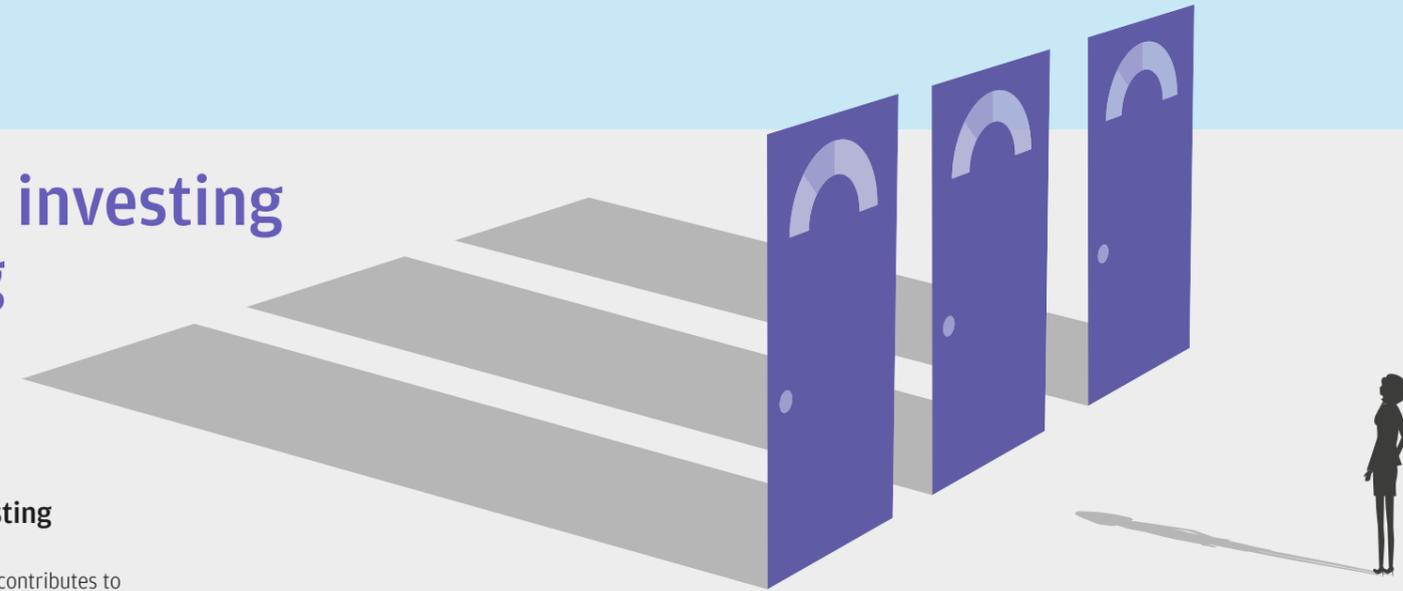
Paying off credit card/other debt:



There were some small variations in financial priorities across the different markets.



03 The reasons for investing or not investing



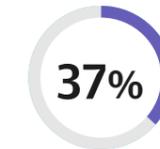
Key influences on attitudes to investing

A lack of confidence, particularly among women, contributes to investing being seen as challenging and requiring a much higher level of commitment than saving in cash. The perceived degree of difficulty, a lack of transparency, concerns about high fees can all build the perception among non investors that it is not for them and make them head for the mistaken safety of cash.

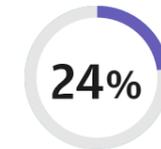
Saving and investing have remained buoyant over the last year

Our survey shows that more than a third of women and men have decreased their spending over the last year. In the same period, around twice as many women and men have increased rather than reduced their long term savings, and twice as many men their investments. This pattern is seen across all groups although those who invest have increased their long-term savings and investments proportionately more.

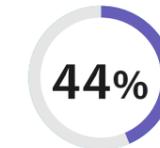
Increased long term savings



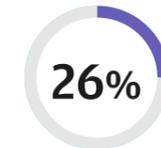
Women investors



Women non-investors



Men investors

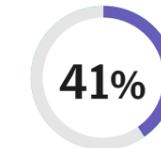


Men non-investors

Increased investments



Women investors



Men investors



Sweden and Switzerland consistently show the largest number across men and women increasing their long-term savings and investments.

Long-term savings increased

Switzerland

49%
Men

41%
Women

Sweden

46%
Men

39%
Women

UK

46%
Men

Investments increased

Sweden

42%
Men

28%
Women

Austria/Germany

38%
Men

27%
Women

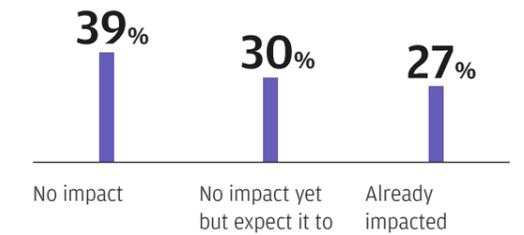
Switzerland

26%
Women

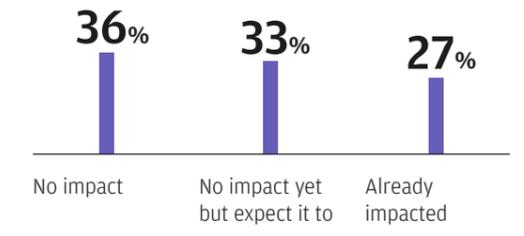
The impact of COVID19 on personal income has been quite polarised

% saying their personal income has been impacted.

Women



Men



UK is the country showing greatest impact and Finland the least.

Already impacted

UK

34%
Women

36%
Men

No impact

Finland

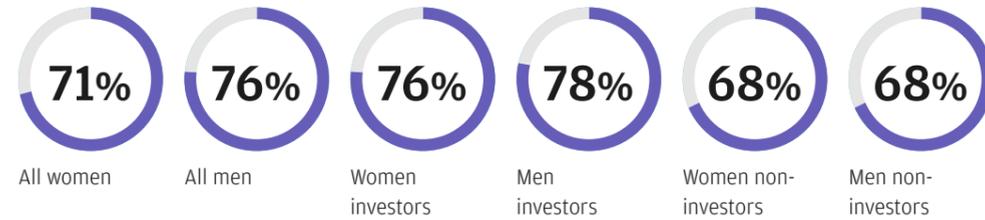
68%
Women

59%
Men

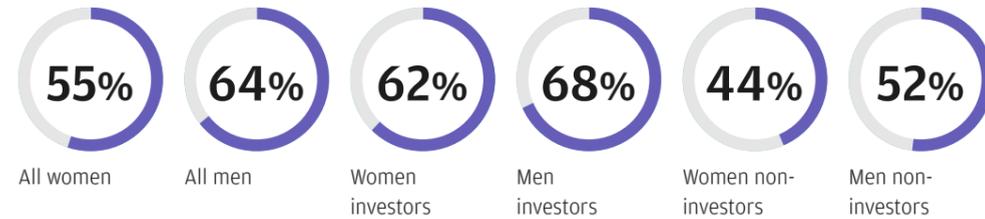
Women’s confidence is lower in relation to long-term finances

Around three quarters of men and women are confident about managing their short-term finances but this drops to between half and two-thirds when it comes to long-term finances. This is a little less true among those that invest and the difference is most striking among non-investors, where only fourteen per cent of women and a fifth of men are very confident about long-term finances.

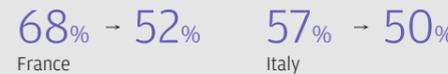
Short-term confidence



Long-term confidence



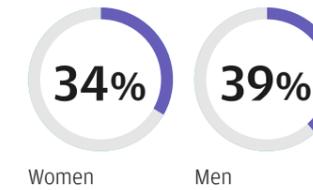
The majority of women across all markets are confident about their short-term finances ranging from 81 per cent in Austria/Germany and Sweden down to 57 per cent in Italy. We see significant drops to much lower levels when it comes to long-term finances where the proportion that are confident ranges from 64 per cent in Austria/Germany and Switzerland to 50 per cent in Italy and the UK.



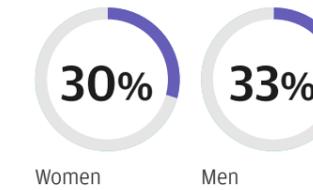
Investing is seen to require a higher level of commitment than saving

The four most marked associations we found in our survey among both men and women suggest that investments require a far more serious and long-term commitment.

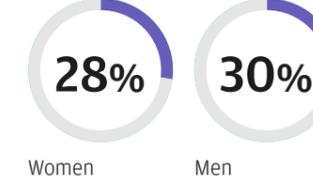
Volatility



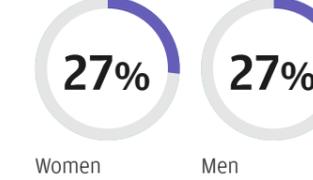
Long-term



Larger amounts



Seek advice

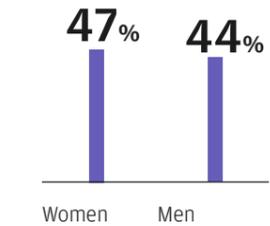


Higher proportions of both men and women in Finland associated investing with volatility compared to those in France, Sweden and Italy.

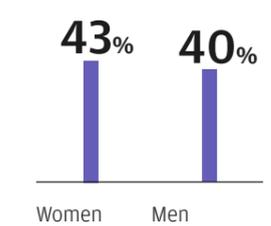


The strongest associations with saving in cash suggest that it requires less thought and less stress with the added benefits of accessibility and flexibility

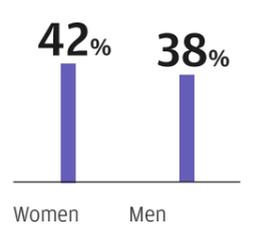
Smaller amounts saved regularly



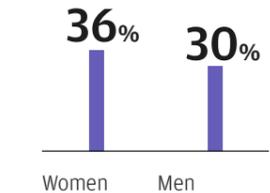
Smaller amounts



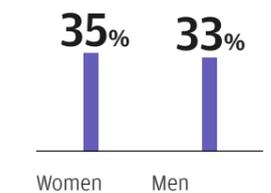
Short term



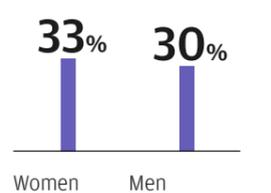
DIY



Accessibility



Flexibility



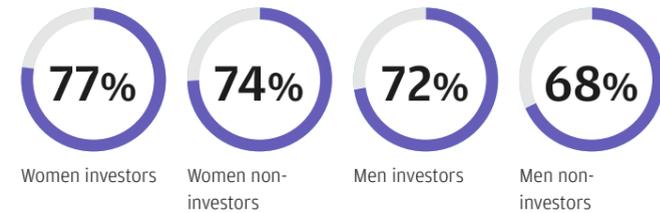
The UK had the highest proportion of both women and men associating saving in cash with accessibility and France and the UK the highest proportions associating them with flexibility.



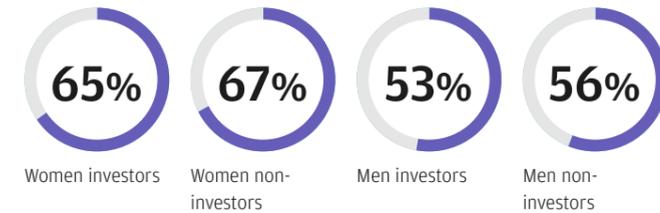
Investing presents a number of key challenges, particularly for those considering but not yet investing

There is a very strong sense, even among investors, that you need to keep a close eye on your investments and that it is sometimes hard to tell how they are performing. This is compounded by a belief that they are complicated and that investing can be like gambling.

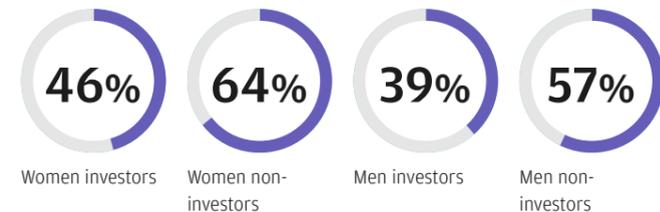
Keep a close eye



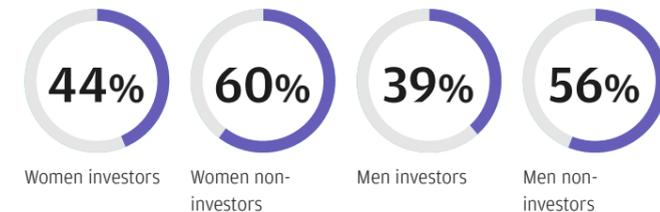
Hard to tell how they are performing



Investing is complicated

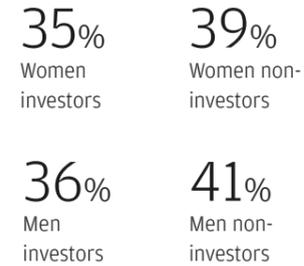


Investing is like gambling

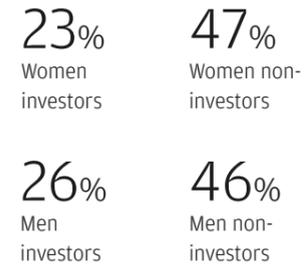


Our survey identified a number of quite strongly held beliefs, which can make investing seem intimidating to those investing for the first time and even for between a quarter and a third of those with investments.

Only worth it if you can commit for >10 years



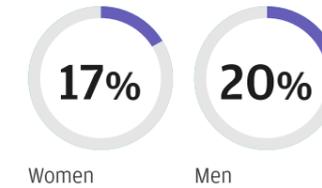
Only for those with a lot of money



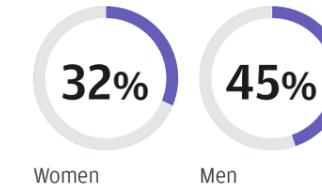
Among non-investors, some will never be converted

While investing is something that may be either a future consideration, something they have done in the past or something they haven't thought about, there are between one in ten men and one in five women savers who would never consider investing.

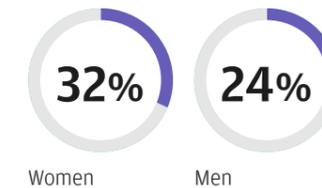
Have invested in the past



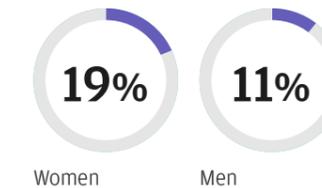
Would consider investing in the future



Haven't thought about it but don't reject the idea



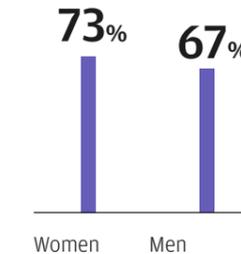
Would never consider investing



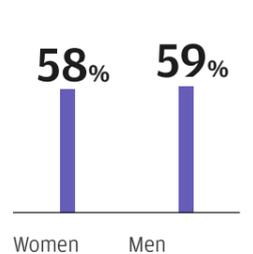
Although there are proportionately more older women who are determined non-investors, men and women have similar reasons for not engaging

They see investing as inappropriate for them, are happy with the ways they save currently and they distrust investment advisors.

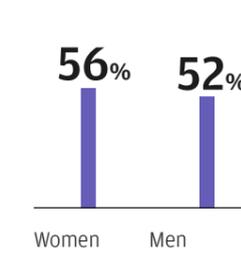
Can't afford to take risks with my money



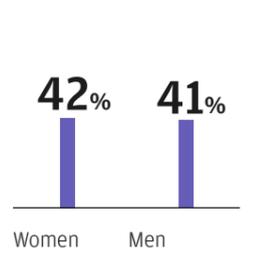
Not enough money to make it worthwhile



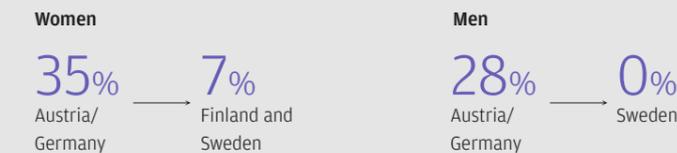
Happy with the ways I save money



Don't trust investment advisors

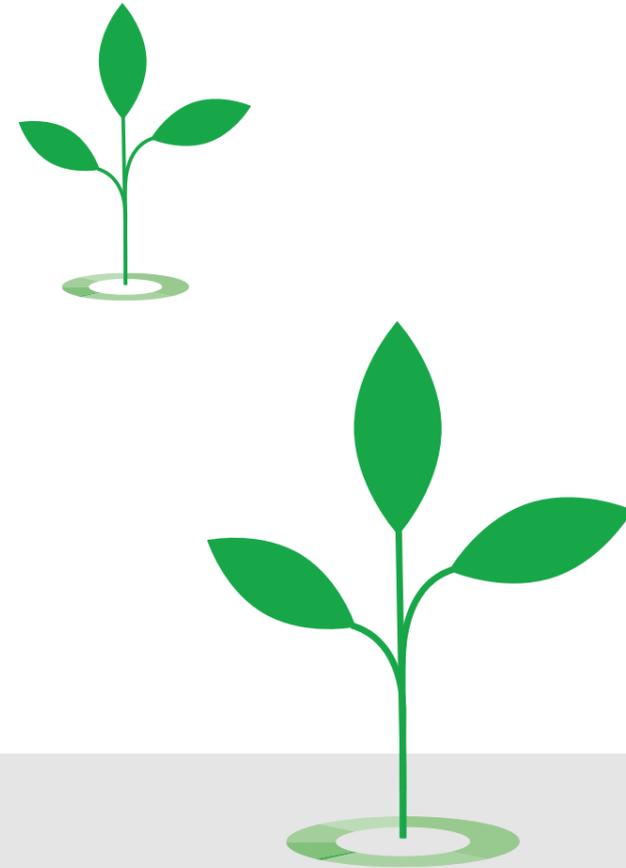


The proportions of hardened non-investors vary considerably across countries and the numbers are negligible in Finland and Sweden.



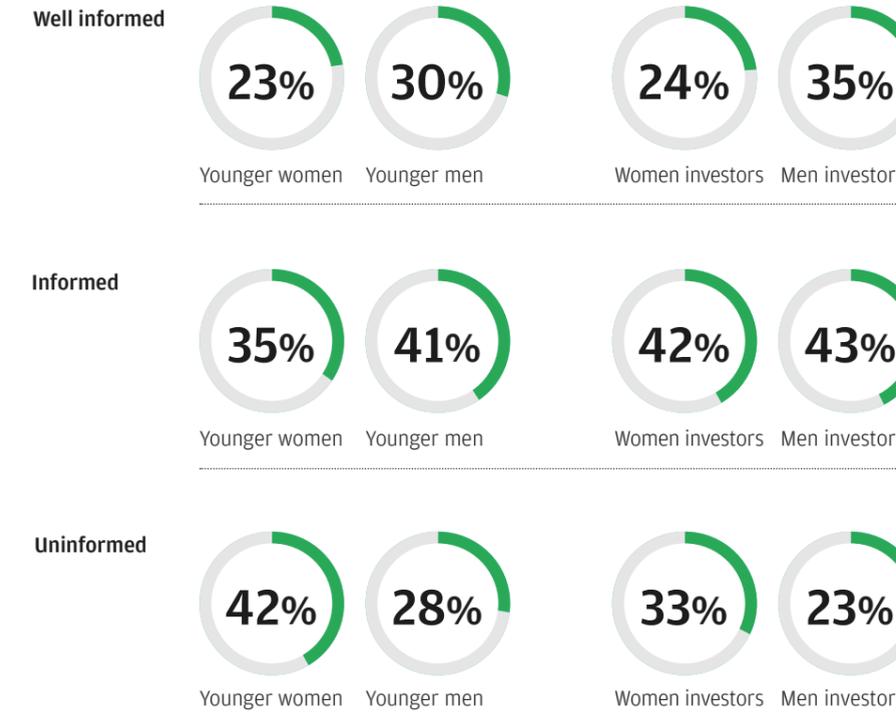
04 The role of sustainable investing

Sustainable investing is set to become more important and influential when making investment choices



Around a quarter of investors are well informed about sustainable investing

Around one in ten investors are currently engaged in sustainable investing and current levels of informed awareness are higher among younger investors.



Switzerland and Sweden are leading the way in well informed awareness and usage and the UK is in last position.

Well informed and using

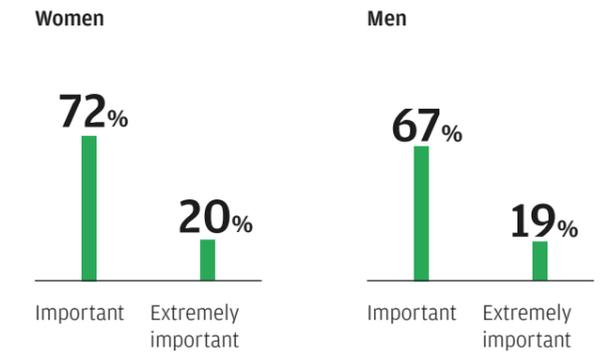
Switzerland	Sweden
34%	40%
Women	Men

Never heard of it

UK	Portugal/Spain, UK
33%	27%
Women	Men

Around three quarters of investors think that sustainable investing is important

Almost three quarters of women and more than two-thirds of men think that it is important and one in five of these think that it is extremely important.



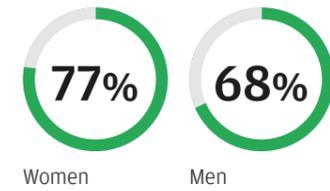
It is seen as most important by women and men in Portugal/Spain, by women in Italy and Switzerland and by men in the UK.

Country	Women	Men
Portugal/Spain	85%	28%
Switzerland	82%	32%
Italy	82%	-

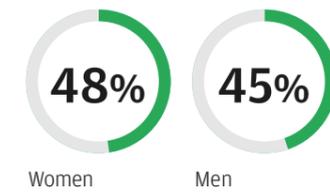
Sustainable investing is seen as a force for good and the future for investing

Among those with some knowledge of investing more than three quarters of women and more than two-thirds of men believe that it will make a difference to society and almost half believe that in the future people will only invest in companies, which are sustainable.

Makes a difference to society

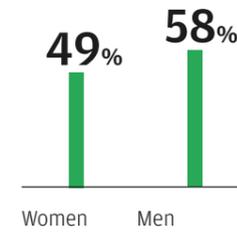


Will only invest in sustainable companies in the future

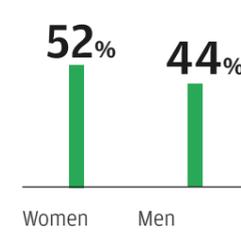


And is not seen to mean higher risk, lower returns or higher fees although it may limit choice.

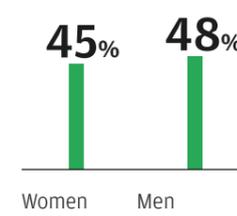
Limits choice



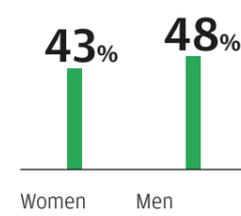
Not higher risk



Lower returns

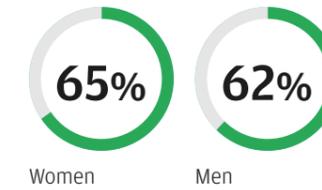


Higher fees

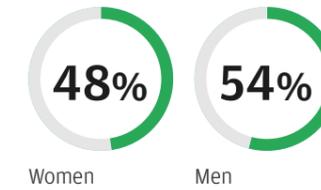


The most desired impacts of sustainable investing are environmental followed by social

Climate change

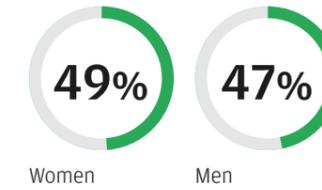


Pollution

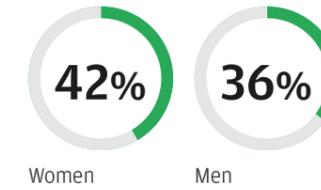


These are closely followed by the social aspects of human rights and unfair working practices.

Human rights



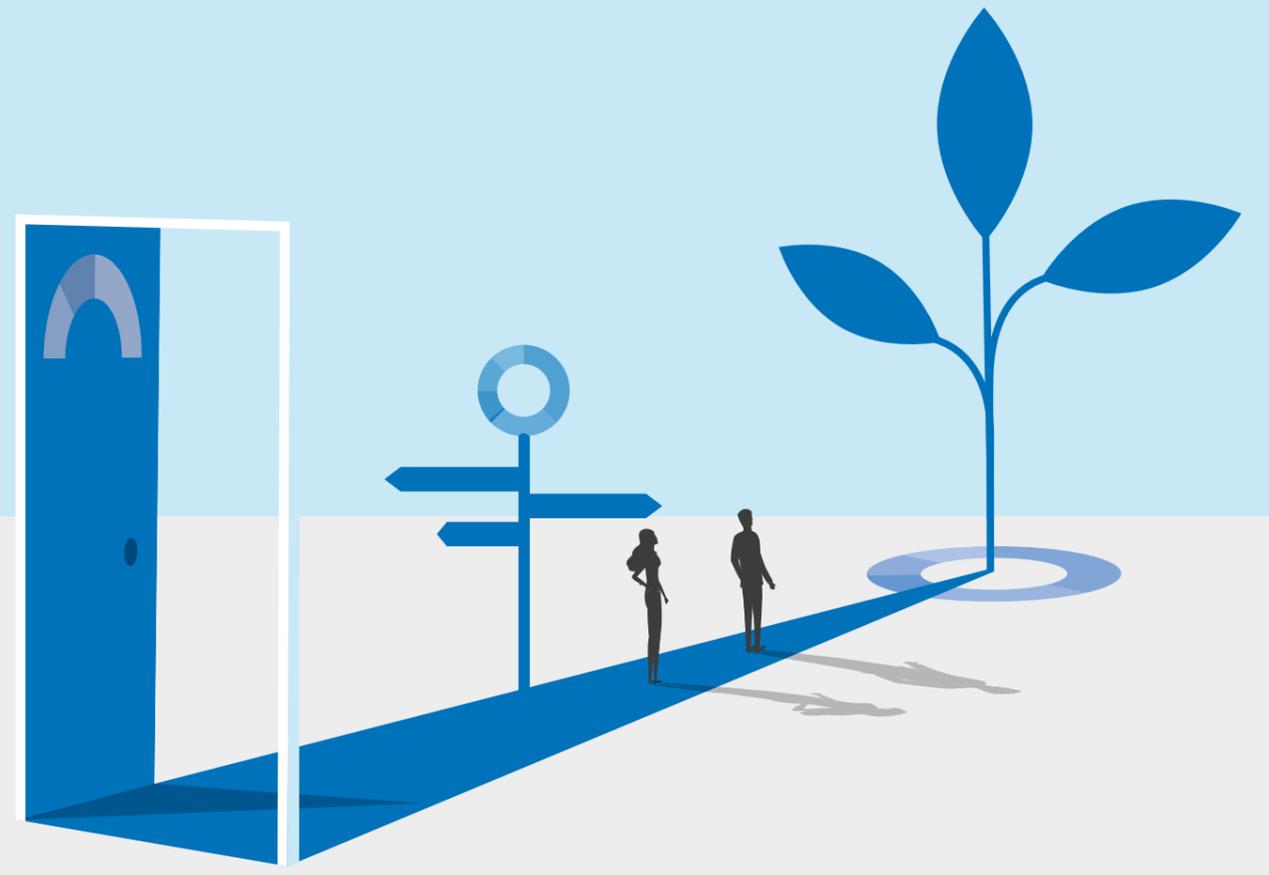
Unfair working practices



“It seems as if savers and investors have realized the potential of sustainable investing and that it helps to plan for the future they want to see.”

Jennifer Wu, Global Head of Sustainable Investing





05 The journey to becoming an investor

The journey typically begins just before the age of 30 when future needs, most notably saving for retirement and investing for growth or income generation, become more pressing

Investment aims are consistent among those investing and those considering investing with the emphasis on retirement and growth

With the exception of a bias to retirement among the older women and a higher proportion of investors seeking capital growth and income, the top six aims were broadly similar across genders and investors/non-investors.



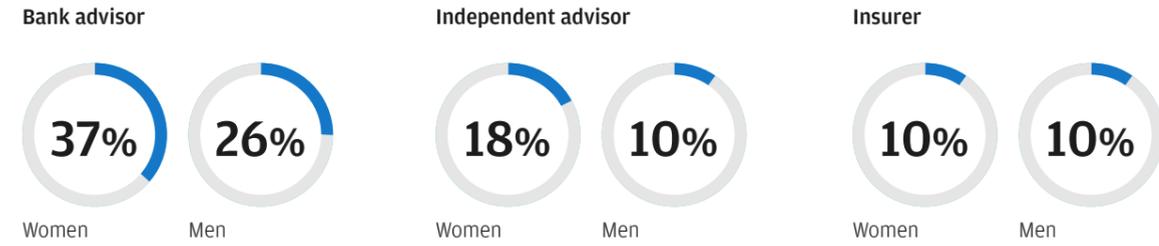
Women and men start investing at around the same age

Among women and men under 45, the average ages are 27 and 26 respectively but women over 45 started investing a little later at the age of 31.

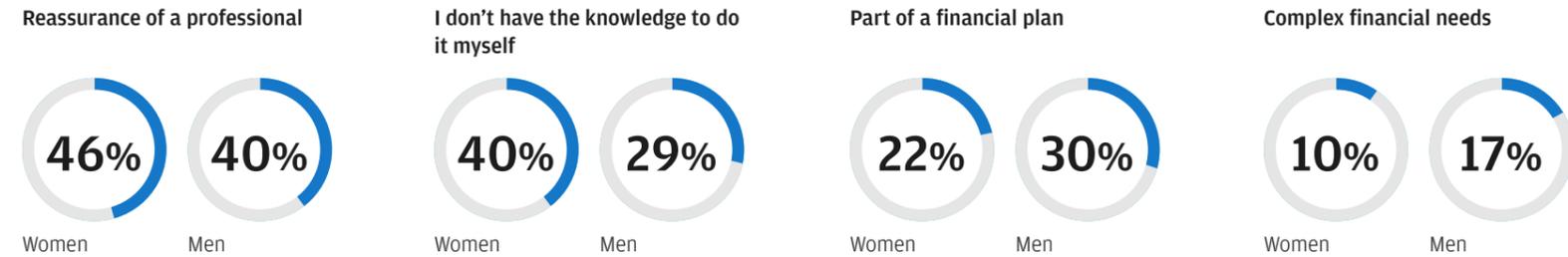
29 was the average age for women overall and the differences across markets were negligible starting at 28 in Italy and Switzerland and a little later at 31 in Finland.

Professional advisors play an important role in providing reassurance and knowledge in the context of a financial plan

More than a third of all women and a quarter of men invest through an advisor at their bank, just under one in five women and one in ten men through an independent advisor and one in ten through their insurance provider.



And the two main reasons given for using a professional advisor, to provide reassurance and a lack of knowledge, are closely linked.

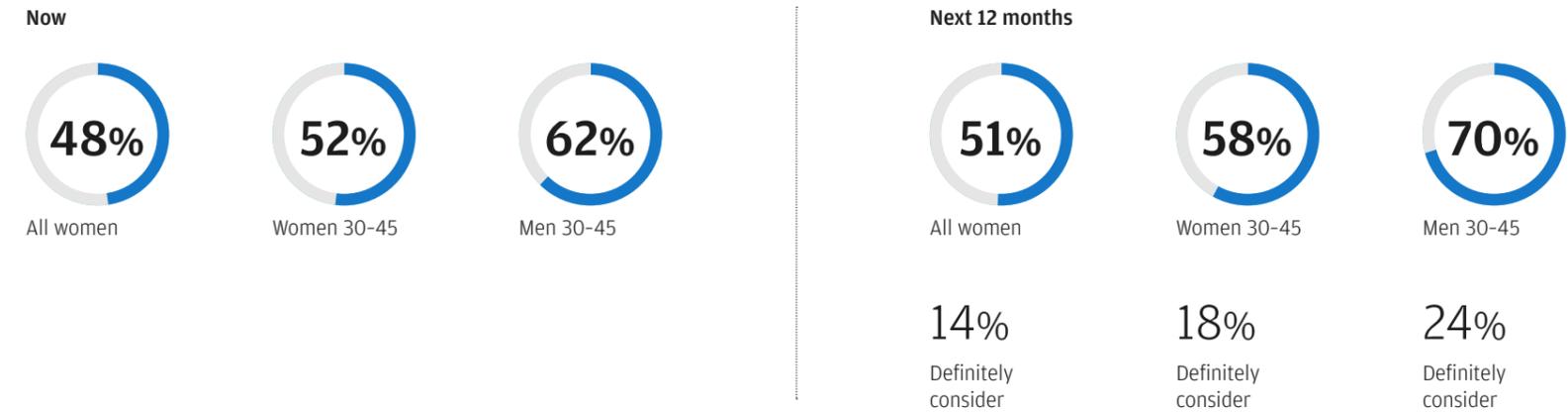


Finland has the highest incidence of usage on online platforms and use of advisors is highest in Italy, UK and Switzerland.

Online investment platform		Bank advisor		Independent advisor		Insurance provider	
Finland		Italy		UK	Italy	Switzerland	Italy
74%	83%	58%	38%	32%	25%	24%	14%
Women	Men	Women	Men	Women	Men	Women	Men

There are high levels of DIY investing across all groups and this looks set to increase

Almost half of women investors are now investing through an online investment platform or digital bank and this increases to more than half of younger women and almost two-thirds of younger men. Indications from our survey are that more will consider in the next 12 months.



Finland and Sweden have the highest proportions of both men and women DIY investors using an online investment platform or investing through a digital bank and Portugal/Spain, Switzerland and Italy the highest proportions of those who would consider doing so in the next year.

Now				Consider in next 12 months			
Finland	Sweden	Finland	Sweden	Switzerland	Portugal/Spain	Portugal/Spain	Italy
74%	64%	83%	74%	63%	61%	81%	73%
Women		Men 30-45		Women		Men 30-45	Women

06 Unlocking future investment potential

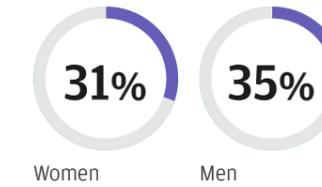
Converting savers into investors and encouraging investors to invest more



Converting the opportunity to move from saving to investing into a reality

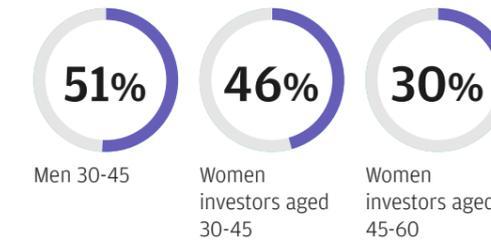
Current non-investors indicate that they would consider moving around a third of their savings into investments.

Move into investments



Around half of current investors aged 30-45 say they are likely to invest more in the future with the proportion dropping to three in ten among older women, whose potential for increasing their earnings may be less.

Invest more



Finland has the highest proportion of investors saying they will invest more and France and Italy the lowest.

High end	Lower end	
Finland 63% Women	France 26% Women	Italy 27% Women
Men 65%	Men 44%	Men 41%

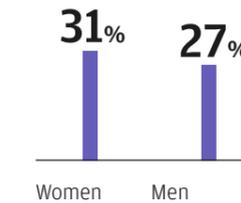
Current non-investors in Sweden, Austria/Germany and Italy would consider moving the highest proportions of their saving into investments.

Sweden 36% Women	Italy 34% Women
Austria/Germany 44% Men	Sweden 43% Men

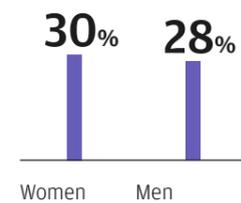
Investing can be intimidating and good financial planning is valuable

While DIY investing is an attractive transactional option, professional advisors are valued for providing a framework, assisting understanding of the stock market, optimising investments and for financial planning.

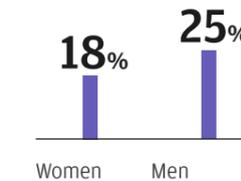
Retirement planning



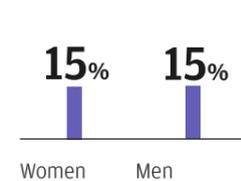
Creating a long term financial plan



Tax planning



Estate planning



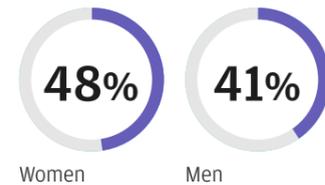
Although there was consensus on the value of the different aspects of financial planning across all markets, the following were identified as the most valuable.

Retirement planning	Long term financial plan	Tax planning	Estate planning
UK 43% Women	Switzerland 37% Men	Italy 36% Women and men	Finland 27% Women
			Italy 36% Men
			Italy 24% Women and men

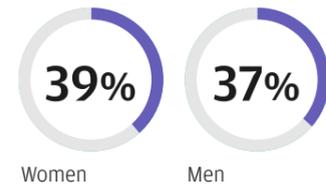
Understanding investing better is an important step in increasing accessibility and engagement

Beyond the role that professional advisors can play in this, our survey identified four areas where a lack of knowledge can put people off investing and where the following would be welcome by both men and women and regular stock market updates somewhat more by men.

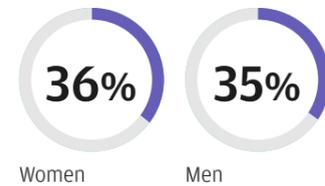
A simple guide to investing



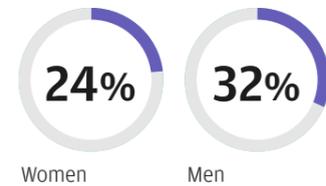
Advice on when to buy/sell



Guide to language of investing



Regular stock market updates



These were particularly appreciated in:

A simple guide to investing



Advice on when to buy/sell



Guide to language of investing



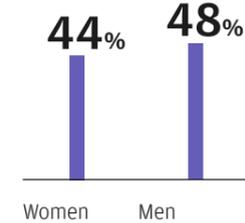
Regular stock market updates



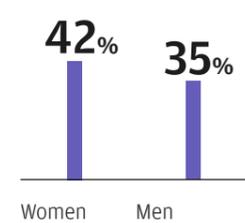
There are a number of ways in which investing could be made more attractive

Whilst inevitably our survey found that lower fees and incentives would be appreciated particularly by men, more support for first-time investors, improved communication and improved accessibility would be welcome.

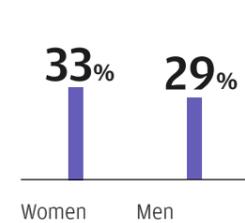
Reduced fees



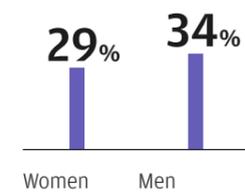
Clearer communication around products



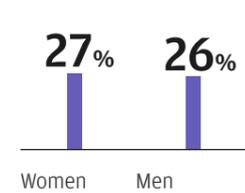
More help for first-time investors



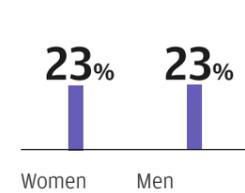
Offer incentives



Offer more sustainable options



Be more accessible



There was widespread support for each of these across all countries and among men and women and the following stood out:

Offer incentives



Clearer communication around products



More help for first-time investors



Offer more sustainable options



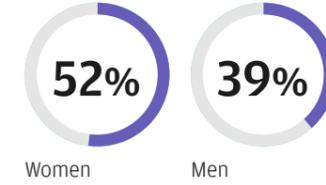
Be more accessible



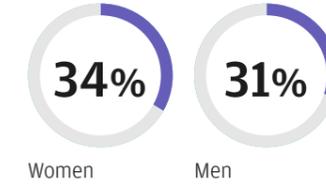
A sense of being in control and greater flexibility would increase confidence

Both of these, identified as attributes of cash savings products, together with the confidence of having a plan and a feeling of being less tied into unsuitable investments would increase confidence in making the move into investing. Knowing that their investments will contribute to a more sustainable world is a further motivation for around a quarter.

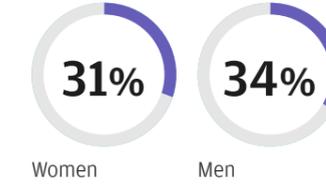
I can withdraw if my situation changes



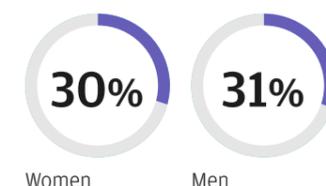
I can move to higher/lower risk investments



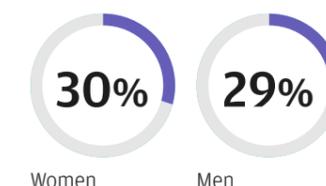
Better than predicted performance



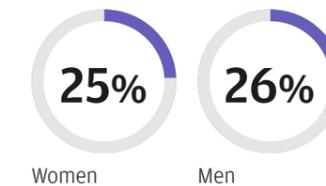
Knowing my long-term plan delivers



A better understanding of the basics



Investing in companies which will contribute to a more sustainable world



The countries which stood out most were:

Knowing I can withdraw



Knowing I can move



Better than predicted performance



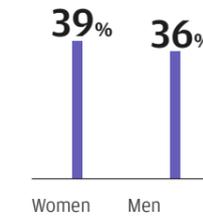
A better understanding of the basics



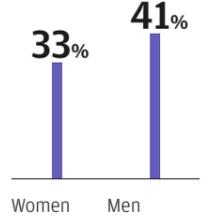
Personal circumstances and needs as well as investment performance are triggers to invest more in the future

Recognition of the need for better retirement funding is the biggest single trigger for women overall and for half of women over the age of 45. A strong financial incentive to invest more comes from an understanding of better long-term returns and inadequate interest rates on cash savings with improved financial circumstances proving the impetus.

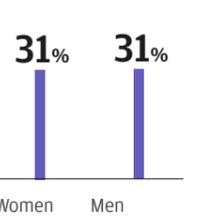
Better funding for retirement



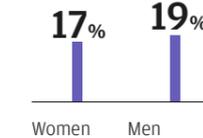
Better long-term return



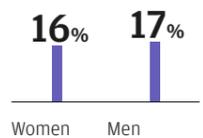
Savings interest rates are too low



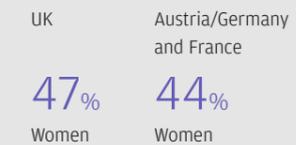
Pay increase, bonus or windfall



Change in personal circumstances



Better funding for retirement of greatest importance for:



Better long-term returns of greatest importance for:



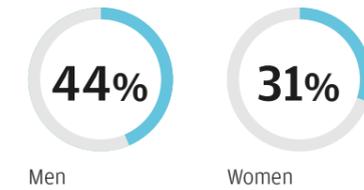
Summarising country opportunities

We looked at the average amounts which women, in each country, are saving and investing today. For savers considering investing, we identified how much of their current cash savings they would be prepared to move into investments. For current investors, we took the average value of their investments and whether they would invest more, the same or less in the future and assumed a 10% uplift or decrease. We then extrapolated these to the country population sizes of these groups to determine the total future investment growth opportunity for each country.

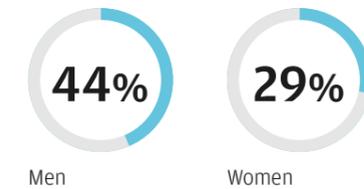
Austria/Germany:

Investment growth opportunity (women 30-60) **€39bn**

Proportion of cash savings prepared to invest



Are likely to invest more than they currently do

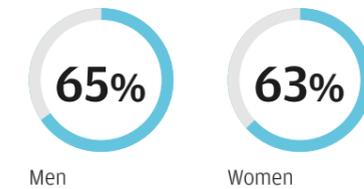
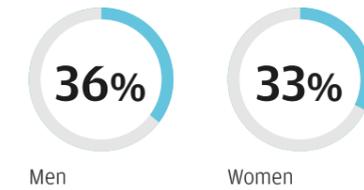


Most important condition for increasing confidence in investing (all)

Women: Ability to withdraw **53%**
Men: Performance **37%**

Finland

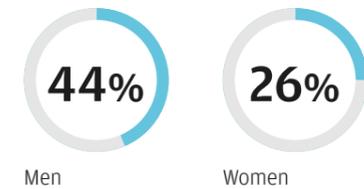
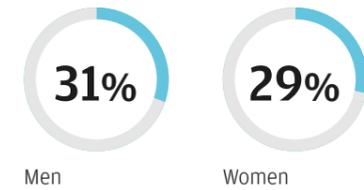
€1bn



Women & Men:
Ability to withdraw **64%** and **45%**

France

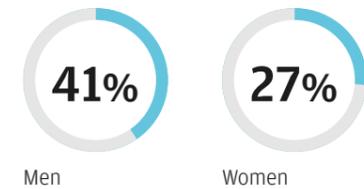
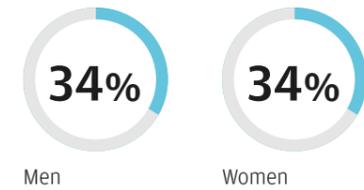
€31bn



Women & Men:
Ability to withdraw **55%** and **40%**

Italy

€14bn

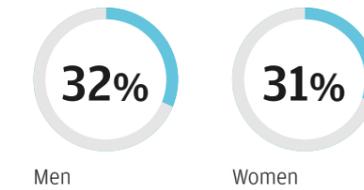


Women: Ability to withdraw **49%**
Men: Performance **37%**

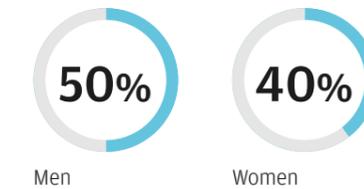
Portugal/Spain

Investment growth opportunity (women 30-60) **€9bn**

Proportion of cash savings prepared to invest



Are likely to invest more than they currently do

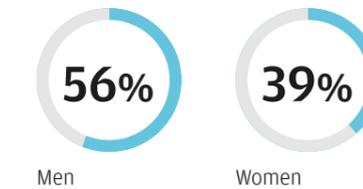
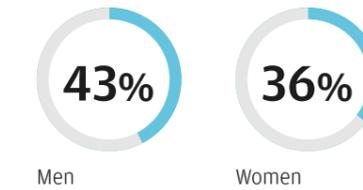


Most important condition for increasing confidence in investing (all)

Women & Men:
Ability to withdraw **55%** and **46%**

Sweden

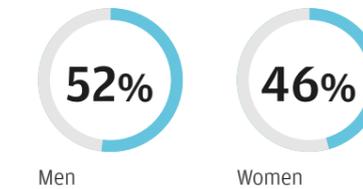
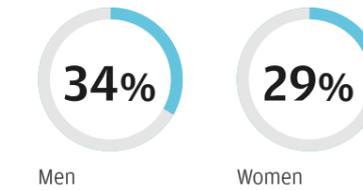
€4bn



Women: Ability to withdraw **46%**
Men: Performance **38%**

Switzerland

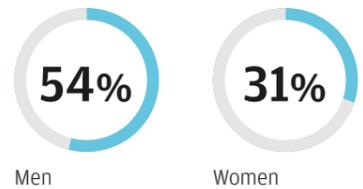
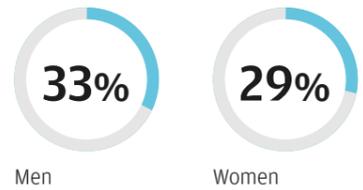
€41bn



Women & Men:
Ability to withdraw **43%** and **36%**

UK

€26bn



Women & Men:
Ability to withdraw **49%** and **40%**

Supporting the move from saving to investing

Using these attitudinal, behavioural and financial insights, we will work with our partners to:

1. Encourage and support long-term financial planning based on financial priorities
2. Provide greater help for first-time investors
3. Share our knowledge by communicating more clearly in everyday language
4. Contribute to a more sustainable future with our approach to sustainable investing and solutions

Invest in your tomorrow. Turn your savings into investments today.



CONTACT DETAILS

Anoushaa Massouleh

Head of EMEA Media Relations

J.P. Morgan Asset Management

☎ +44 (0)20 7134 7388

✉ anoushaa.massouleh@jpmorgan.com

For further information, visit am.jpmorgan.co.uk

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