

Personal pensions 'fail investors'

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Around 86 per cent of pension funds are poor performers, according to analysis of the options available to UK private investors. Consumer website Howmuchdoineedtoire reviewed 778 funds available to personal investors in the UK, applied three criteria, and concluded just 14 per cent passed the test. To qualify the fund had to have achieved first or second quartile rankings in at least three out of the last five years and over five and ten years it had to have produced above average returns. If a third factor is included - the funds had to have had volatility equal to or less than the average - just 12 per cent make the grade. The author of the research, Matthew Morris, said: "With some very notable and laudable exceptions the industry is failing. "When a pension investor hands their hard earned money to a fund manager to... [read full story]


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