

News Release

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ONE IN FIVE REGRET NOT CONDUCTING RESEARCH BEFORE INVESTING - COLUMBIA THREADNEEDLE URGES INVESTORS NOT TO MAKE THE SAME MISTAKES THIS TAX YEAR

- *More than one in five (21%) investors who have made financial mistakes in the past regret not researching their investments properly, with those aged 55+ most likely to feel this way.*
- *One in ten (11%) cite over-relying on savings instead of investing as a key financial mistake.*

LONDON – 10 April 2025 As the new tax year begins, many savers will be reflecting on their financial decisions over the past 12 months. Columbia Threadneedle Investments, a leading global asset manager providing a range of savings plans, urges consumers to take the time to carefully consider their investment choices, as new research highlights the biggest mistakes UK investors made last year and how they can avoid repeating them.

More than one in five (21%) investors who say they've made a financial mistake previously, admit that failing to research before investing is their biggest financial regret - a figure that rises to almost a quarter (23%) among Gen X¹. Over-relying on savings instead of investing was cited by over one in ten (11%) of respondents as a key financial mistake, with this figure rising to almost one in five (18%) of Gen X and nearly twice as many women (16%) as men (8%). Meanwhile 11% of investors who have made mistakes in the past regret not seeking advice from a financial adviser.

Learning from last year's investment missteps

The research highlights a clear need for better education and guidance, as nearly two-thirds (65%) of investors blame themselves for past financial missteps. One in four (25%) who don't proactively monitor and review their investments admit they find the process of investing complicated, however, positively, many are actively seeking

¹ Generation X (Gen X) refers to individuals born between 1965 and 1980

ways to become more confident in their decision-making. More than a quarter (26%) of stocks and shares investors have already turned to financial advisers for support, while one in three (33%) consult personal finance websites for advice. With almost one in three (32%) investors wanting to invest more this year, it is an opportune time to stop and think carefully about where to invest to ensure your portfolio is properly diversified.

Ross Duncton, Head of Direct at Columbia Threadneedle Investments comments: “Looking back at last year, it’s clear that many investors wish they had taken more time to research their investment options. With a new tax year underway and global markets responding to renewed geopolitical tensions and tariffs, now seems the perfect moment to apply those lessons and make more informed decisions.

“Our research finds that some of the biggest financial regrets include not researching investments properly. While global events are out of your control, taking small, proactive steps, such as seeking advice or diversifying your investments, can help build confidence and make a big difference over time. With the new tax year ahead, now is a great time for investors to take stock and gather the necessary information to make the most of the opportunities available.”

-ENDS-

Notes to Editors

Methodology

Research conducted by Opinium among 2,000 UK adults between 11th October 2024 – 21st October 2024. Weighted to be nationally representative of investors.

About Columbia Threadneedle Savings Plans

Columbia Threadneedle offers a range of Savings Plans designed to help investors achieve their long-term financial goals. Whether saving for retirement, a first home, or a child’s future, Columbia Threadneedle provides flexible investment options, including ISAs, General Investment Accounts, and Junior Investment Plans. There are no dealing charges for online transactions.

All Savings Plans allow access to Columbia Threadneedle’s suite of investment trusts, offering a professionally managed, diversified portfolio across regions and asset classes. With a heritage dating back to 1868, Columbia Threadneedle continues to provide investment opportunities tailored to individual needs.

[Columbia Threadneedle Savings Plans](#)

About Columbia Threadneedle Investments

Columbia Threadneedle Investments is a leading global asset manager, entrusted with £515bn³ on behalf of individual, institutional and corporate clients around the world.

³ Ameriprise Q4 2024 results

We have approximately 2,400 people including approximately 600 investment professionals based in North America, Europe and Asia⁴. We offer our clients a wide range of strategies across equities, fixed income and alternatives, as well as specialist responsible investment capabilities and a comprehensive suite of solutions.

Columbia Threadneedle Investments is the global asset management group of Ameriprise Financial, Inc. (NYSE:AMP), a leading US-based financial services provider. As part of Ameriprise, we are supported by a large and well-capitalised diversified financial services firm.

More information available [here](#)

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Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies.

⁴ As at 31 December 2024, Columbia Threadneedle Investments