lifetime

Employee Guide

INSIGHT, GUIDANCE AND ADVICE TO BRING YOU FINANCIAL WELLBEING TODAY, TOMORROW AND IN THE FUTURE


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A FREE SERVICE PROVIDED BY YOUR EMPLOYER

Money worries cause one in four people to lose sleep* – and eight in 10 employees** take those worries into the workplace, affecting their performance.

Your employer has partnered with Lifetime to provide a free service that gives you all the tools you need to understand your finances, as well as confidential, one-to-one consultations with a dedicated customer coach that enable you to explore your options for now and in the future. Through your very own free, flexible financial plan you will be given the unique opportunity to take full control of your money.

Why is it free?

It is because your employer and Lifetime care about you - and your financial wellbeing.

For many of us, financial concerns directly impact our daily life. People fret about debt, saving for a home, the cost of raising a family, funding relatives in care, losing their job, retirement planning...the list goes on.

This free financial wellbeing programme can help.

*[The DNA of Financial Wellbeing, Neyber, 2018]
**[Financial Wellbeing Index 2019, REBA]

WHO WE ARE

We are Lifetime, specialists in workplace financial education and a trusted provider of high-quality financial planning services.

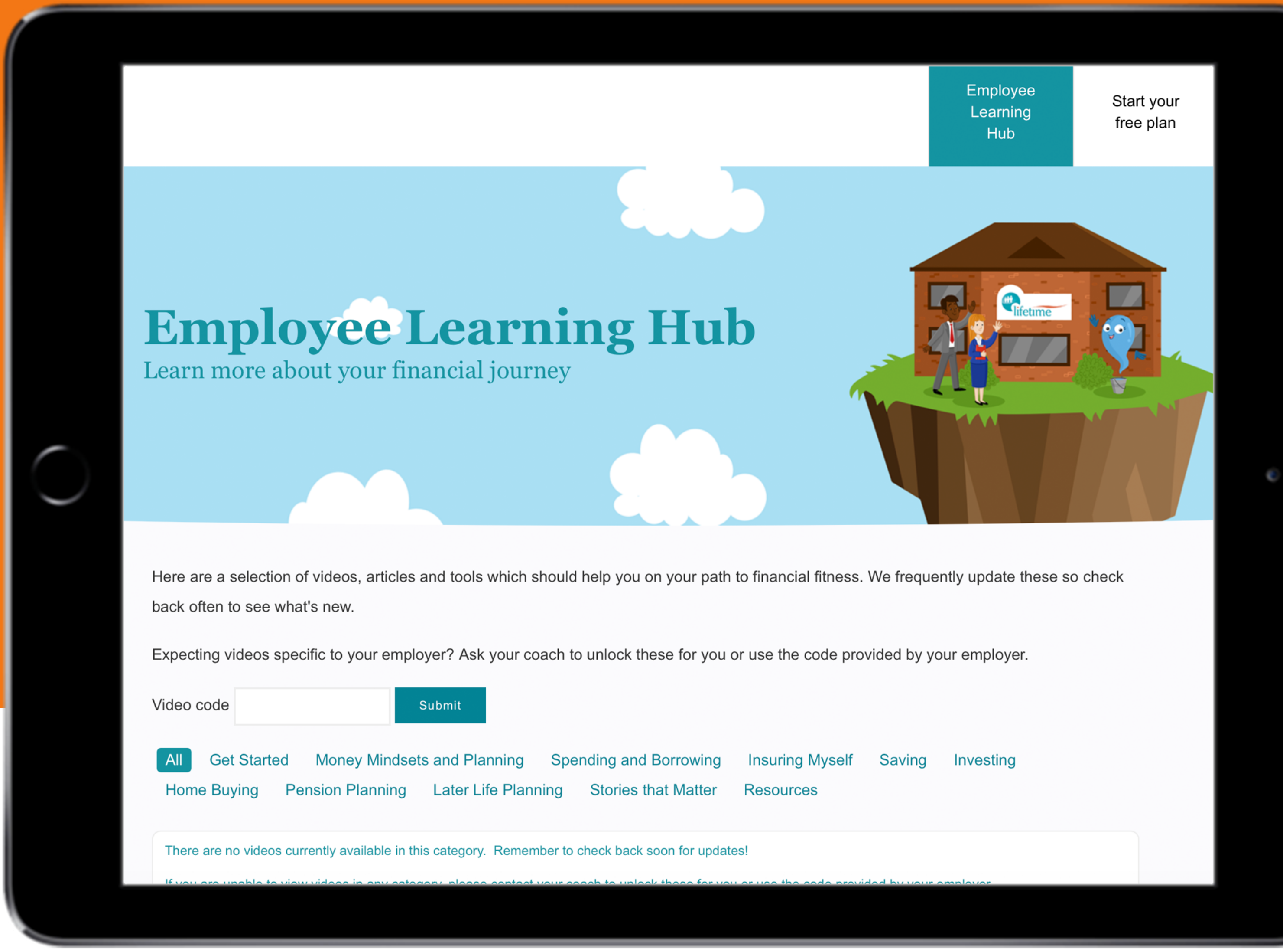
As passionate providers of this financial wellbeing programme we promise to:

- Listen to your concerns, hopes and ambitions
- Explain the financial facts using simple language, not jargon
- Show you how to make changes that improve your life now and in the future

We are all different and Lifetime fully recognise that everyone's journey through life will vary. No financial plan is the same. It is unique to you, your circumstances, and your own goals and ambitions.

"I had my eyes opened and now see my financial position in a whole new light"

Donna Hobbs - Lifetime Customer



Getting started

Employee Learning Hub

You will receive an invitation to a secure, passcode protected employee learning hub, which contains a variety of insightful articles, videos, webinars and useful educational tools that are uniquely designed to inspire, guide and help you with any financial concerns you might have.

Whatever stage of your career you are at, our tailored support will address any pressing financial questions, and help you acquire the necessary skills and knowledge to manage your money, both on a daily basis and for the future.

This informative, easy to navigate hub will also have the facility to start your very own free financial plan, or to book a 15-minute chat if you're not quite ready.

One-to-one specialised financial planning

Guidance and education have crucial roles to play in our financial wellbeing programme but ultimately it is about empowering you to map out your own financial journey.

Included as part of your employee package is the opportunity to build a personal financial plan that you can rely on.

When creating your plan we will look at all aspects of your financial circumstances, including:

Your finances
We will help you reduce unnecessary costs, make the most of benefits, maximise tax allowances and pension pots, and generally get the most from every penny.

Savings and investments
Whether you want to save for your children's education, yearly holidays, or create a rainy-day fund for those difficult times, we can help you make the right choices.

Retirement
Understanding what your retirement might look like helps to identify if you can retire earlier or if you could be doing more with your money now to benefit later.

Insurance
We will look at different options to help you cope with a reduction in household income due to illness or job loss.

Peace of mind
We look at where you can make spending cuts, or increase your income so you are able to grow an emergency fund and provide security for you and your loved ones.

Ongoing advice
We are here to help review and revise your plan, so that when circumstances inevitably change, you are able to keep your finances on track.

Wherever you are on life's journey, from being in your early 20s and weekends away with friends or seeing the world; your 30s and perhaps looking to settle down; your 40s and 50s where your children are your top priority; and all the way through to your 60s and looking ahead to your life after work, a flexible financial plan can be your trusted guide.

HOW IT WORKS

With the help of our animated financial guide flo and our dedicated, professional coaches, we collect and analyse all the pieces of your financial jigsaw.

Using this information, we create a personalised video that helps you understand where you are now, how you can move forward and how you can achieve what you want later in life.

Your digital financial journey up to this point is paid for by your employer.

- There is no fee for filling in our online financial information form (Fact Find).
- There is no cost to you having at your fingertips a dedicated Digital Customer Coach.
- There is no cost for the illuminating financial planning video you receive.

Once you have had the opportunity to watch and fully digest your free financial video, you may want to act upon any recommendations made and engage with one of Lifetime's highly qualified financial planners. The cost for that is £149*, which will be borne by you and not your employer.

You do not have to go on and receive in-depth research, analysis and advice on your situation from a Lifetime financial planner. The choice is entirely up to you, but we passionately believe that ongoing help and guidance can change lives.

*There is no obligation for any employee to act on advice or recommendations we make or to engage Lifetime's services beyond the employer's provision.

Five simple steps to building your financial plan

01 Login to the Employers Learning Hub

Click the 'Let's begin' button, then submit your basic details. At this point you will be allocated your own Digital Customer Coach and you will receive a text and email with their contact details should you need them. If you have any problems or questions, your personal coach is on hand to help. You can save your information at any point and come back to it later.

02 Personal Details

We now need some more information about you and your family.

03 Assets & Liabilities

This section includes details about any pensions, mortgages or loans you may have.

04 Employment & Income

Tell us what money you have coming in.

05 Expenditure

Tell us about any money you have going out.

Please be sure to include not only the facts and figures, but also your aspirations or concerns – the more detail in the form, the more detail in the plan!

Submit your form and your coach will be in touch to discuss your information and find out exactly what it is you're hoping to learn or achieve from your journey. Your coach will then construct your financial plan, in the form of a personal video.

What comes next?

Your personal coach has provided your unique financial video and answered any questions you might have, but what comes next? We will offer you the choice of engaging one of Lifetime's financial planners to identify services that can help you implement and develop your financial plan.

WHAT OUR CUSTOMERS SAY

"I had my eyes opened and now see my financial position in a whole new light." Donna Hobbs

"I like Lifetime's online portal - it's easy to use and submit information." Mark, South Yorkshire

"Our financial planner advised us with no pressure and found the right products for us." Dean & Alison Jacques

"All information is presented in a clear, understandable format and in a friendly manner." Christine, Rotherham

"Amazing! Lots of choices, presented with the facts to allow us to make an informed decision." Matt Wood

LIFETIME DIGITAL SERVICES

Financial wellbeing is about feeling secure, confident and in full control of your money. It is knowing that you can pay the bills today, can deal with the unexpected of tomorrow, and are on track for a healthy financial future.

EMPLOYEE LEARNING HUB

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