

MONEY TALK

Your monthly financial wellbeing news, tips and updates, brought to you by Lifetime

When Doing the Right Things Still Doesn't Feel Right

It's not always what we track that's the issue



I'll Deal with It Later

We're here to give you a gentle nudge in the right direction with your financial planning support.

Pensions: The Thing Nobody Wants to Think About

The truth is there's rarely a perfect moment, but the sooner you start, the more options you have.

Am I Actually Making the Most of My Benefits?

The question isn't whether your benefits package is good. It's whether you're using it.

When Doing the Right Things Still Doesn't Feel Right

We've never been more aware of our wellbeing than we are today and yet, somehow, things still feel harder than ever. We're living in a world where it's become second nature to check how we slept before the day has even properly begun, to track our steps, log our habits and let those numbers shape how we think we should feel. There's an underlying pressure to stay on top of it all, to get it right and to feel like we're doing enough.

But when focusing so closely on what we can measure, other things tend to slip into the background.

There was a lot of focus recently on checking in, slowing down and taking better care of ourselves and rightly so. But for many people, it's not always that straightforward.



You can be doing all the right things, following the advice, building the habits and still find yourself feeling distracted, overwhelmed or not quite yourself, without being able to pinpoint exactly why.

It's not always what we're tracking that's the issue. Sometimes it's what we're not paying attention to.

Money worries rarely feel urgent enough to deal with straight away, which makes them easy to put off, but they don't go away. Instead, they tend to sit quietly in the background and over time that pressure can start to show up in ways that don't always get recognised as financial stress.



Financial wellbeing matters too. Start understanding yours today and [log in to the hub.](#)



“ I’ll Deal with It Later... ”

“ It’s weeks away. I don’t need to worry about that yet. I’ll think about it closer to the time. ”

We’ve all been there and honestly, we completely understand. Life is busy, the to-do list never seems to shrink and when something isn’t pressing right now it’s very easy to push it to the back of the queue. We’re not here to add to your stress or make you feel like you should be on top of everything all at once, just to give you a gentle nudge in the right direction.

Before you know it, the school holidays will be here and whether you have kids or not, summer tends to hit everyone’s bank account in one way or another. Days out, annual leave, higher energy bills, helping family or just the general sense that summer has a habit of becoming more expensive than we expect. What’s less talked about is why financial pressure doesn’t always ease, even when things look stable on the surface.

You might be earning plenty and still not feel financially comfortable. There’s often a gap between what we earn and how secure we feel and for many people, the gap is growing.

A few things are driving that:



Mortgage pressure: Whether you’re on a fixed rate that’s coming to an end, a tracker that’s climbed considerably or you’re renting in a market that’s moved alongside interest rates, housing costs are quietly taking up a much bigger slice of people’s income than they were just a few years ago.



Less breathing room: Even people who are managing “fine” often feel like they have less breathing room than they used to. A pay rise doesn’t always stretch as far as expected and costs that once felt manageable now take up far more headspace each month.



General financial confusion: Between inflation settling but prices staying stubbornly high, pension decisions that feel far-off but aren’t, workplace benefits that often go unclaimed and financial advice that can feel either overwhelming or completely out of reach, it’s no surprise that a lot of us feel a bit lost.

"I'LL DEAL WITH IT LATER" Continued

Financial planning support is already included in your benefits package at no extra cost, no bank appointments, no having to figure it out alone. And there's no single right way to use it. You might want to log in and watch the latest video, catch up on a previous newsletter, join an upcoming webinar or simply have a browse and see what's there. When you're ready to go further, you can complete a financial plan or book a call with a coach.

When you do decide to start a plan, it's simpler than you might think. [Log into your hub](#), click 'Start a Plan' and you'll be guided through a short fact find, a few

straightforward questions about your income, outgoings, savings, pensions and any existing debt. Nothing you won't already know the answers to. This is so our coaches have everything ready to make sure your first session is as detailed as possible. One small step and the thing you've been putting off is already underway. [Log into your hub today.](#)



Am I Actually Making the Most of My Benefits?

Most of us know the headline items, pension, annual leave, maybe private healthcare. But if that's where your engagement with your benefits package begins and ends, there's a good chance you're leaving real value behind every single month without realising it.

The average employee only engages with around a third of what's available to them and it's rarely through lack of interest. Benefits packages have a habit of feeling like a long list of things to look into "at some point".

Beyond the basics, your package likely includes things that could make a genuine difference to everyday life, financial coaching, pension advice, mental health support, life insurance, critical illness cover, discounts on everyday spending, gym memberships and more. Some carry real monetary value that goes unclaimed every month. Others are simply there for the moments when life gets harder and having somewhere to turn matters more than any financial perk ever could.

It's not just about having a good benefits package. It's also about whether it's making a difference.

A Good Place to Start

[Log into your hub](#) and take twenty minutes to look at everything available to you, not to action everything at once, just to know what's there. Watch a video, read back through a previous newsletter or register for a webinar. It's the kind of thing that tends to leave people wondering why they didn't do it sooner.

If you'd like help understanding how different parts of your package could work for your specific situation, our coaches are happy to talk it through. No agenda, just a straightforward conversation and it's already included in your package. Sometimes the hardest part is simply knowing where to start and that's exactly what the Hub is there for.



PENSIONS

The Thing Nobody Wants to Think About

The word “pension” has a habit of making people switch off and we understand why. It feels complicated, distant and like something to deal with when the time is right. The truth is there’s rarely a perfect moment, but the sooner you start, the more options you have.

What Auto-Enrolment is Actually Doing for You

When you joined your company, you were automatically enrolled into a workplace pension scheme, meaning a percentage of your salary is being set aside every month with your employer adding to it too. Under current regulations, the minimum total contribution is 8% of your qualifying earnings with at least 3% coming from your employer. That employer contribution is, in effect, part of your salary and one of the few financial benefits that genuinely costs you nothing extra to receive.

What many people don’t realise is that if you opt out, you don’t just stop your own contributions, you also lose your employer’s. Over a working lifetime that’s a significant amount of money to walk away from.

The Power of Small Changes

Even a small increase in your own contributions can make a meaningful difference over time. Someone contributing an extra £50 a month from the age of 30 could have tens of thousands of pounds more in their pot by retirement, simply because of compound growth, the way investment returns build on themselves year after year. The earlier that extra contribution goes in, the more time it has to grow, which is why small adjustments made now tend to outperform larger ones made later.

It’s also worth knowing that contributions are taken from your salary before tax, meaning a £50 increase typically costs a basic rate taxpayer closer to £40 out of their take-home pay and even less for higher rate taxpayers.

A Few Things Worth Checking

Even if you’re not ready to make any changes, it’s worth taking a few minutes to look at where you stand. Most pension providers have an online portal where you can check your current pot value, see your projected retirement income based on current contributions and update your nominated beneficiary, something a surprising number of people have never done. If your circumstances have changed since you joined, those details may no longer reflect what you’d want.

For some people, now isn’t the right time to think about making changes and that’s completely fine. But knowing where you stand puts you in a far stronger position than leaving it to chance. Our pension advisers are here for a conversation not a commitment, whether you have a list of questions or just want someone to chat to, they’re happy to help at whatever pace suits you.

Log into your hub to find out more or book a call.



Have you downloaded the Lifetime Wellbeing App?

Our app makes it even easier for your people to understand and improve their financial wellbeing. With a clean design and a range of new tools, it puts control of your financial future in the palm of your hand. Here's what you can expect:



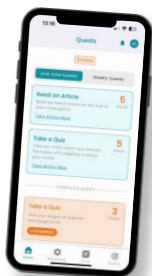
Financial Wellbeing Score:

A simple snapshot of overall financial health. As employees use the app's resources, their score updates in real time, showing the positive impact of their actions over time.



Quick Sign-Up:

Getting started takes just a few minutes, so users can begin improving their score from the moment they log in.



Quizzes and Quests:

New interactive activities designed to help users learn, build positive habits, and boost their financial wellbeing score.



Ask a Coach:

Employees can now message a financial wellbeing coach directly, no forms, no waiting, just quick access to personalised guidance.

