

MONEY TALK

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

Workplace stress doesn't always start at work

It's Stress Awareness Month



New Tax Year: Same Habits or a Chance to Reset?

April marks the start of a new tax year and brings a mix of positives and pressures.

Cost of Living Reality Check

There haven't been many negative headline moments recently but for many people it doesn't feel like things have meaningfully improved.

FCA Approval Granted for Tavistock Deal

All the important facts regarding our recent news that Lifetime is now officially part of Tavistock Investments Plc.

It's Stress Awareness Month

Workplace stress doesn't always start at work

When we talk about stress at work, the conversation usually centres around heavy workloads, impending deadlines and feelings of burnout. But there are many other pressures that can quietly influence how people feel during the working day.

Often, the cause isn't work itself. Many of the pressures people carry during the working day begin somewhere else entirely. It might be worries about family, problems at home, unexpected repairs, or the everyday challenges that come with balancing life and work.

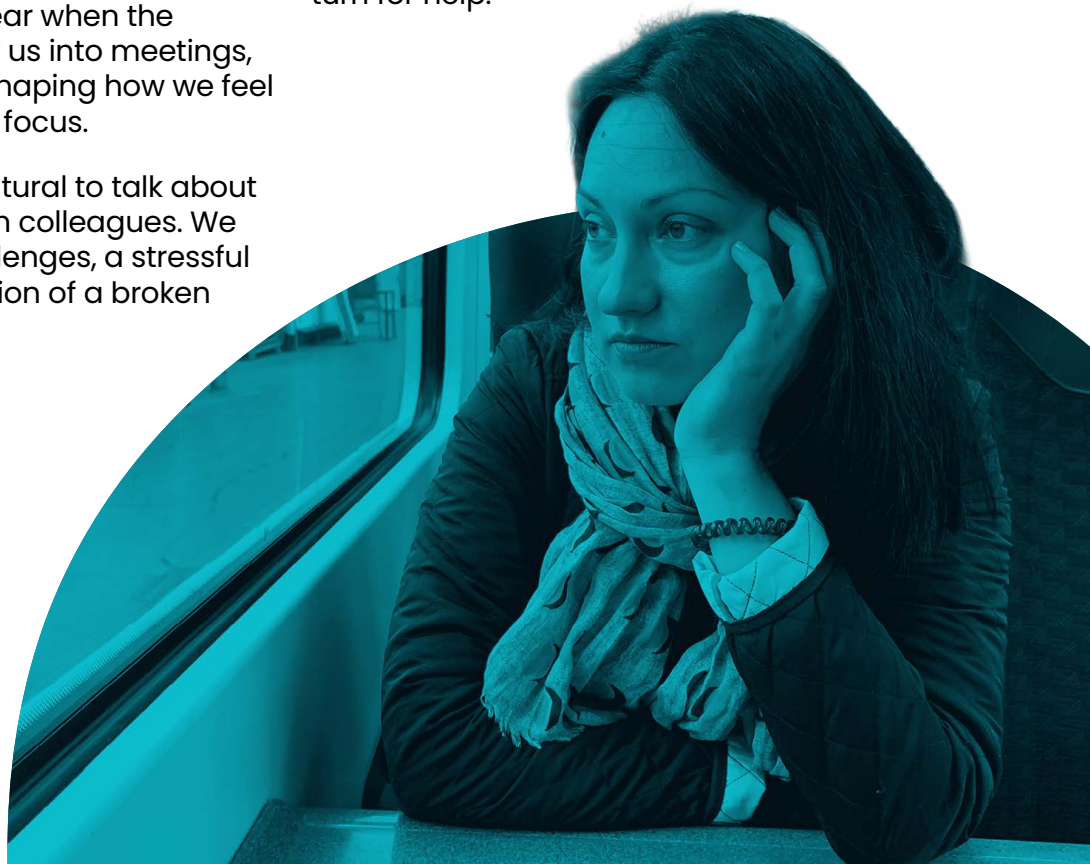
These things don't disappear when the workday starts. They follow us into meetings, conversations and tasks, shaping how we feel and how well we're able to focus.

In many workplaces, it's natural to talk about some of these stresses with colleagues. We might mention family challenges, a stressful house move or the frustration of a broken

boiler. But money tends to be different. In the UK especially, people are often far less comfortable talking openly about financial worries.

That can mean financial stress quietly sits in the background, even though it can affect confidence, concentration and overall wellbeing just as much as other life pressures.

Employees shouldn't feel they have to manage these challenges alone, and managers shouldn't be expected to have all the answers. Without clear support in place, it can sometimes leave a gap between what people are dealing with and where they can turn for help.



That's where financial wellbeing support can make a real difference. While it can't remove every source of stress, it can help make financial worries one less thing to carry alone, giving people access to guidance and support when they need it most.

If you're reading this newsletter, it means you already have access to tools and resources designed to support your financial wellbeing.

Through the Lifetime Hub and app, you can explore helpful articles, watch short videos, and take simple steps towards building your own personalised financial plan. These resources are there to help you feel more informed, more confident, and more in control of your financial future.



Plus, to mark Stress Awareness Month, we've created a [simple guide](#) to help you recognise the signs of financial stress and feel more confident supporting those important conversations at work.

If you'd like to explore this topic further, our **Understanding Financial Wellbeing in the Workplace** course is available free of charge. The CPD-accredited course looks at the wider impact financial stress can have at work, how to spot the signs someone may be struggling, and practical ways to support more confident conversations around money and wellbeing in the workplace.



NEW TAX YEAR



Same Habits... or a Chance to Reset?

April marks the start of a new tax year, and while it often gets talked about as a “fresh start,” for most people, it simply arrives in the background, alongside pay reviews, updated bills and small changes that start to show up in everyday life.

This time of year tends to bring a mix of positives and pressures. You might be earning slightly more, but with allowances like the personal allowance still frozen at £12,570, more of that income may now be taxed. At the same time, increases in things like council tax or utilities can quickly absorb any extra room in your budget that you thought you had.

At the same time, your key allowances reset. That includes your £20,000 ISA allowance, £9,000 Junior ISA allowance and pension contribution limits. While these are often talked about in a technical way, they simply create an opportunity to be a bit more intentional with how you save, invest or plan ahead over the next 12 months.

A simple way to make it count

Rather than overhauling everything, this is a good moment to make one small adjustment that works for you. That could be using more of your ISA allowance earlier in the Tax year instead of leaving it too late, slightly increasing a regular savings amount, or taking a bit of time to understand how a recent pay change impacts what you take home.

The goal is not perfection, but progress.





Where to start

If you are unsure how these changes affect you, this is exactly where using the support available can make a difference. Through Lifetime, you can log into the Hub to explore simple, practical guidance on tax allowances and planning ahead.



Because whilst a new tax year does not need to mean a complete reset, it is a useful opportunity to feel a bit more in control of what comes next.

A Chance to Plan Ahead

The new tax year isn't just about allowances resetting, it's one of the few natural points in the year where everything lines up to take a step back and look at your finances properly.

You've got a clearer picture of your income, your outgoings have likely shifted and you're starting the year with a fresh set of opportunities around saving, investing and planning ahead.

It's also the point where bigger questions tend to surface. Could you be doing more with what you have? Are you able to support your family now without impacting your future? And are you on track for the life you want longer term?

This is where having a financial plan makes a real difference. Not to tell you what to do, but to give you clarity on what's possible, so you can make decisions with confidence rather than second guessing them.

[Start yours today!](#)

Mortgage / Housing Market Update

House prices are rising, yet affordability hasn't improved.

Borrowing costs have increased significantly since the start of conflict in the Middle East, with data from Moneyfacts showing rates moving from 3.51% to 4.60%. For someone borrowing £250,000 over 25 years, that could mean paying around £150 more every month, which is a noticeable difference in day-to-day life.

On the surface, rising house prices can look like a positive sign of market confidence, but for many people it creates a confusing picture. The headlines suggest growth, while the reality for buyers and homeowners feels increasingly stretched.

First-time buyers are delaying decisions because what once felt achievable now feels just out of reach. Those coming up to remortgage are facing higher monthly costs, often with very little warning or preparation.

These aren't just financial decisions happening outside of work; they're pressures that follow people into their day, affecting focus, confidence and overall wellbeing.

The challenge isn't explaining interest rates or predicting the market; it's helping you understand what this means for you and what your options are.

If this is something you're starting to feel, it's worth making the most of the support already available to you. You can log into the [Lifetime Hub](#) to explore our short videos on mortgages and affordability or [book your first free call](#) with one of our mortgage advisers to talk through your situation and next steps in a way that actually makes sense for you.

Cost of Living

Reality Check.

It's not getting worse, but it's not getting easier either.

There haven't been as many headline moments recently that suggests the cost of living has suddenly worsened again, but for many people it doesn't feel like things have meaningfully improved. Instead, what we are seeing is a quieter shift, where things like fuel prices are starting to bring the conversation back into focus.

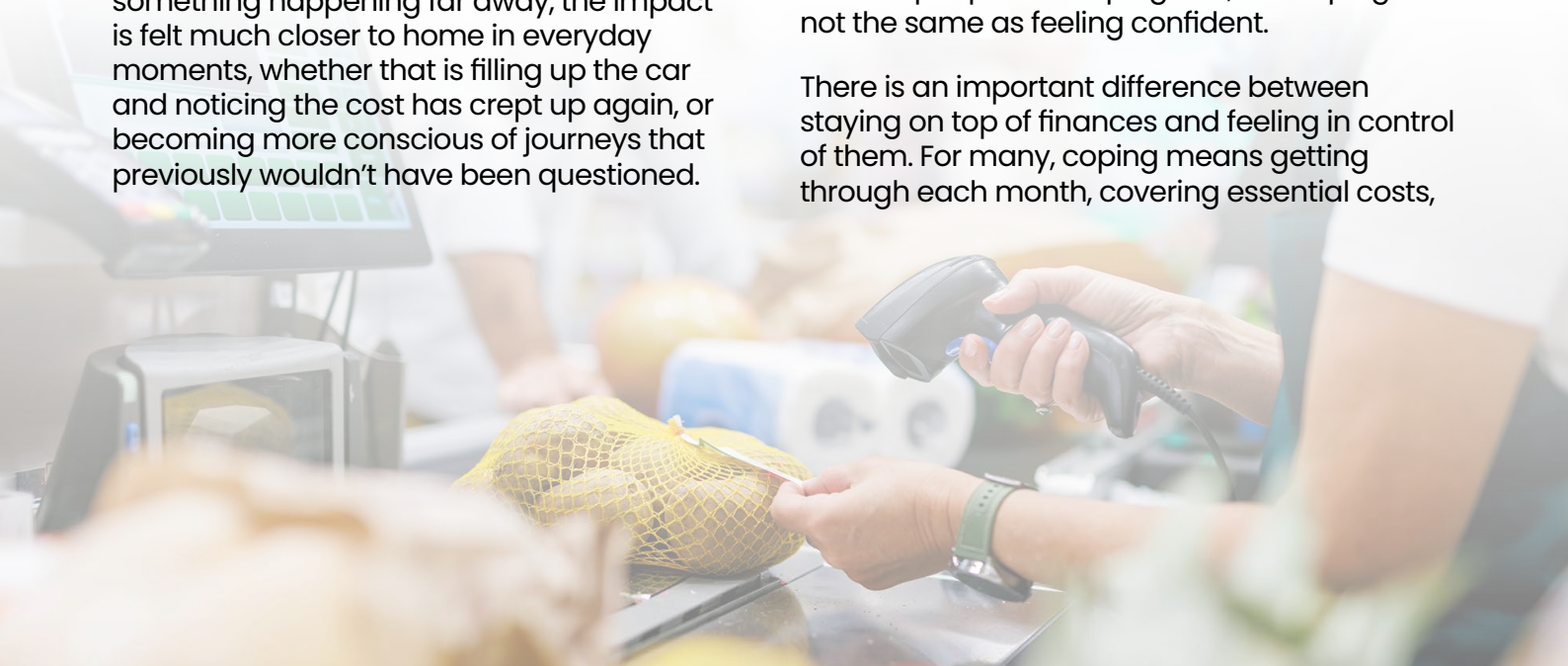
Recent global tensions, including conflict in the Middle East, have begun to push fuel prices up again, largely due to disruption in key supply routes which carry a significant portion of the world's oil and gas. While this might seem like something happening far away, the impact is felt much closer to home in everyday moments, whether that is filling up the car and noticing the cost has crept up again, or becoming more conscious of journeys that previously wouldn't have been questioned.

Why it still feels difficult

What makes this feel particularly challenging is that it is not happening in isolation. Borrowing costs remain higher than many people are used to, household bills have not significantly reduced and there is still very little flexibility in monthly budgets. As a result, even relatively small changes, like fuel price increases, can start to feel disproportionate because there is less room to absorb them.

Many people have adapted in response. They are managing their money carefully, adjusting where needed and continuing to keep everything on track. From the outside, this can look like people are coping well, but coping is not the same as feeling confident.

There is an important difference between staying on top of finances and feeling in control of them. For many, coping means getting through each month, covering essential costs,



and hoping nothing unexpected disrupts things. Confidence, on the other hand, comes from having a clearer understanding of where you stand, knowing what your options are and feeling like you have a plan in place rather than simply reacting to changes as they happen.

A small shift that can help

One simple but effective way to start building that sense of control is by introducing a short weekly check-in with your finances. Setting aside just ten minutes to look at what is coming in and out, what is on the horizon and whether there are any small decisions you can make now to avoid pressure later can make a noticeable difference over time. It is not about overcomplicating things, but about building awareness, which is often the first step towards feeling more in control.



Where to start

If this resonates, it is worth remembering that you do not have to navigate this alone. Through Lifetime, you already have access to support designed to help you make sense of your finances in a way that is practical and personal to you.

You can log into the [Lifetime Hub](#) to explore short, easy-to-follow videos that break down topics like budgeting, borrowing and managing rising costs, or if you would prefer to talk things through, you can reach out to one of our Lifetime coaches.



FCA Approval Granted for Tavistock Deal

You may have seen the recent news that Lifetime is now officially part of Tavistock Investments Plc. This is a really exciting milestone for us and we want to take a moment to thank you for being part of our journey so far.

If you're an employer or an employee using Lifetime, you might be wondering what this means for you day to day. The honest answer is... not a lot will feel different and that's very intentional.

What's changed

Behind the scenes, we now have the backing of a larger, well-established financial services group. This gives us access to greater resources, deeper industry expertise and more opportunities to continue developing what we offer.

The people you speak to, the support you receive and the way we work with you all stay the same. You'll still hear from us as Lifetime and you'll still have access to the same personalised support you're used to.

What's improved

What this partnership does is strengthen what we can deliver over time. With the added scale and investment, we're able to continue building on our offering, expand the support available and ensure everything remains underpinned by the same high standards, including our FCA-regulated advice and guidance.

For employers, that means continued confidence that your teams are supported by a trusted, experienced partner.

For employees, it means ongoing access to real people, real conversations and support that helps you make sense of your finances, not just read about them.

This next chapter is about building on what already works, not changing it. And we're really excited about what that allows us to do for you moving forward.

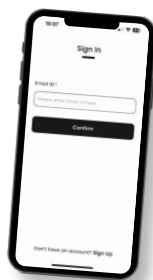
Have you downloaded the Lifetime Wellbeing App?

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:



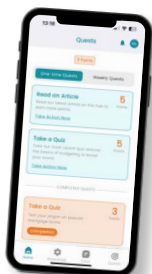
Financial Wellbeing Score:

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.

