YOU ASKED
WE DELIVERED

Many of you have posed some important questions, so we have put together a list of FAQ’s.

FREQUENTLY ASKED QUESTIONS

Q. **Is there a pension calculator?**

A. Yes, head over to the hub and you will find one in our calculator section.

Q. **I am a new starter - how do I access the hub?**

A. Speak to your employer to get the link and access code. You can always get in touch with us if you would like a quick tour.

Q. **Can you help with investing for the future?**

A. If this is one of your long-term goals, your coach can discuss this and build a scenario into your plan. If you then want to go ahead, you can have access to a financial planner who can offer advice and implement an investment strategy that suits your needs.

Q. **Do you have any tips on saving?**

A. We do – head over to the hub to our savings section. There's a variety of videos on this subject that may be able to help you.

Q. **Do you provide simple jargon?**

A. Yes – Lifetime's approach to financial planning is to make sure everything we do is jargon-free and understandable.

Q. **What is salary sacrifice?**

A. A method of putting more money into your pension through tax savings – this is not available with all employers so check in with your HR.

Q. **I would like advice on retirement planning**

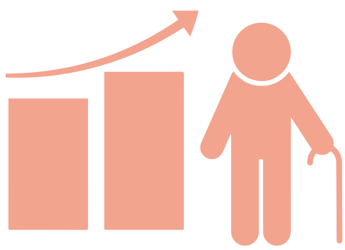
A. A great place to start would be with a coach – we help plenty of people with this, so head to the hub and start a fact find.

Q. **I would like general pension advice?**

A. Depending on your circumstances, you can discuss this with a coach. We also have lots of pension content on the hub.

Q. **I would like a guide to why you should start to save for your pension as early as possible.**

A. Start a fact find and one of our coaches will add this into your plan. There are so many benefits in starting early!



Q. **I would like an affordability calculator?**

A. We have one of these on the hub - you will find this in the resources section with our other calculators.

Q. **Is there a tool for assessing care costs & funding for elderly relatives?**

A. A great place to start would be the fact find. A coach will then take you through your scenarios and show this in a form of a digital plan. You also have access to a financial planner who can advise further if needed.

Q. **First-time buyers' information**

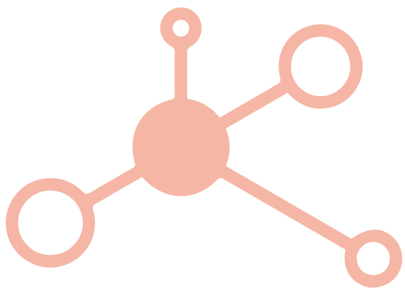
A. Head over to the hub and you will find some videos with helpful tips on what first-time buyers need to know. It is under the home buying tab.

Q. **Information for people who have a poor credit rating, or who are in long-term debt**

A. We have a video on how to improve your credit score under the home buying tab of the hub. We also have a variety of videos on debt, and you will find further support under the resources section.

Q. **Is there training on the learning hub?**

A. Get in touch with your employer, who will liaise with your Account Manager to book in some 1-1 training.



Q. **Where do I go to discuss getting a will and power of attorney?**

A. We partner with Beneficial Family Wills to offer this service. You can get access to free report under the resources section.

Q. **What do I with previous employer pensions?**

A. If you go through our financial planning service, we will help you track down previous pensions. One of our specialists will be able to support you further, if you decide to take advice.

Q. **How can I work out my expected annual income post retirement?**

A. We can build this into a digital plan for you and show you your financial picture from now up to age 100.

Q. **I would like some mortgage advice**

A. We have mortgage specialists who are happy to help.

Q. **Hints, tips, guidance**

A. The learning hub is the perfect place for this. You will find videos, resources, and lots of useful information to support you. Once you have had the chance to explore, book a free chat with one of our coaches, or start a free financial plan – both bookable via the hub.

Q. **I would find it useful to learn about how to get on to the property ladder**

A. We have a great mortgage section on the hub. If you can’t find what you are looking for, book in a 15-minute chat with a coach.

THANK YOU