

Financial wellbeing and protecting your wealth

Helping you create confidence in your financial future

Schroders
personalwealth

We're here to help you build a better financial future

Access to your financial information when you want it



Our vision

We want to see a society where everyone recognises the value of a great financial plan.



Our mission

We aim to help more people across the UK build personalised financial plans.



Our purpose

We exist to help you realise your dreams by unlocking the power of financial planning.

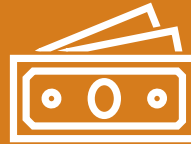
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400 years of heritage

through our parent companies
Schroders, and
Lloyds Banking Group.



£14.2 billion

of funds under management
(as at June 2021).



270+

Advisers located
around the UK.

Feeling in control of your
financial future

“

Financial wellbeing is not about having the most money.

It's about having enough money to enjoy the things in life that make you happy.

”

It's about feeling in control, having financial freedom, and prioritising what's important to you.

Financial wellbeing and mental health

Your wellbeing can depend on many factors



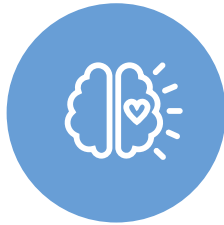
Physical
wellbeing



Spiritual
wellbeing



Emotional
wellbeing



Intellectual
wellbeing



Social
wellbeing



Vocational
wellbeing



Environmental
wellbeing

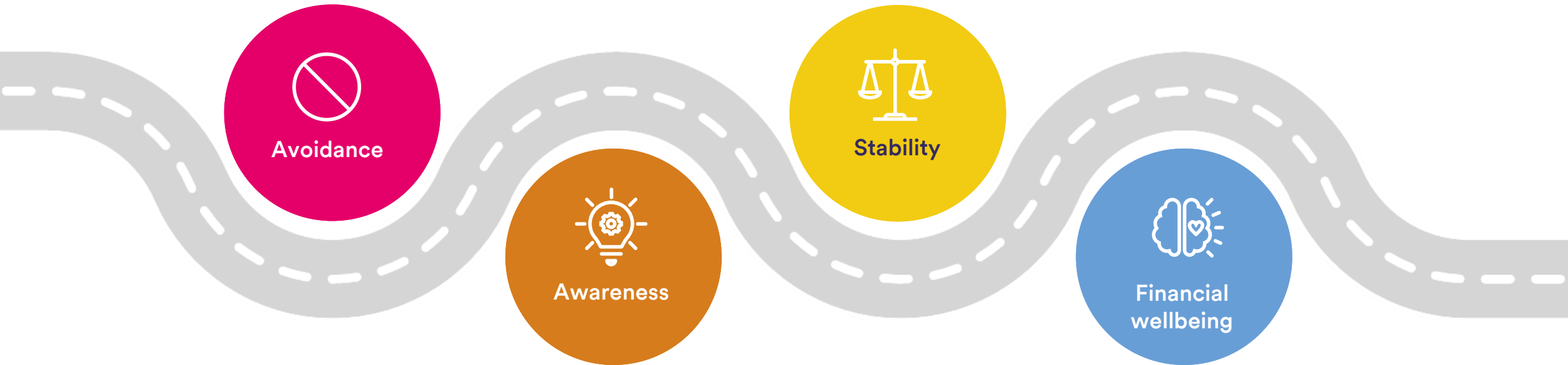


Financial
wellbeing

But we believe you cannot have full mental wellbeing if you're stressed about your financial situation.

Your journey to gaining financial wellbeing

It could all start with a simple conversation



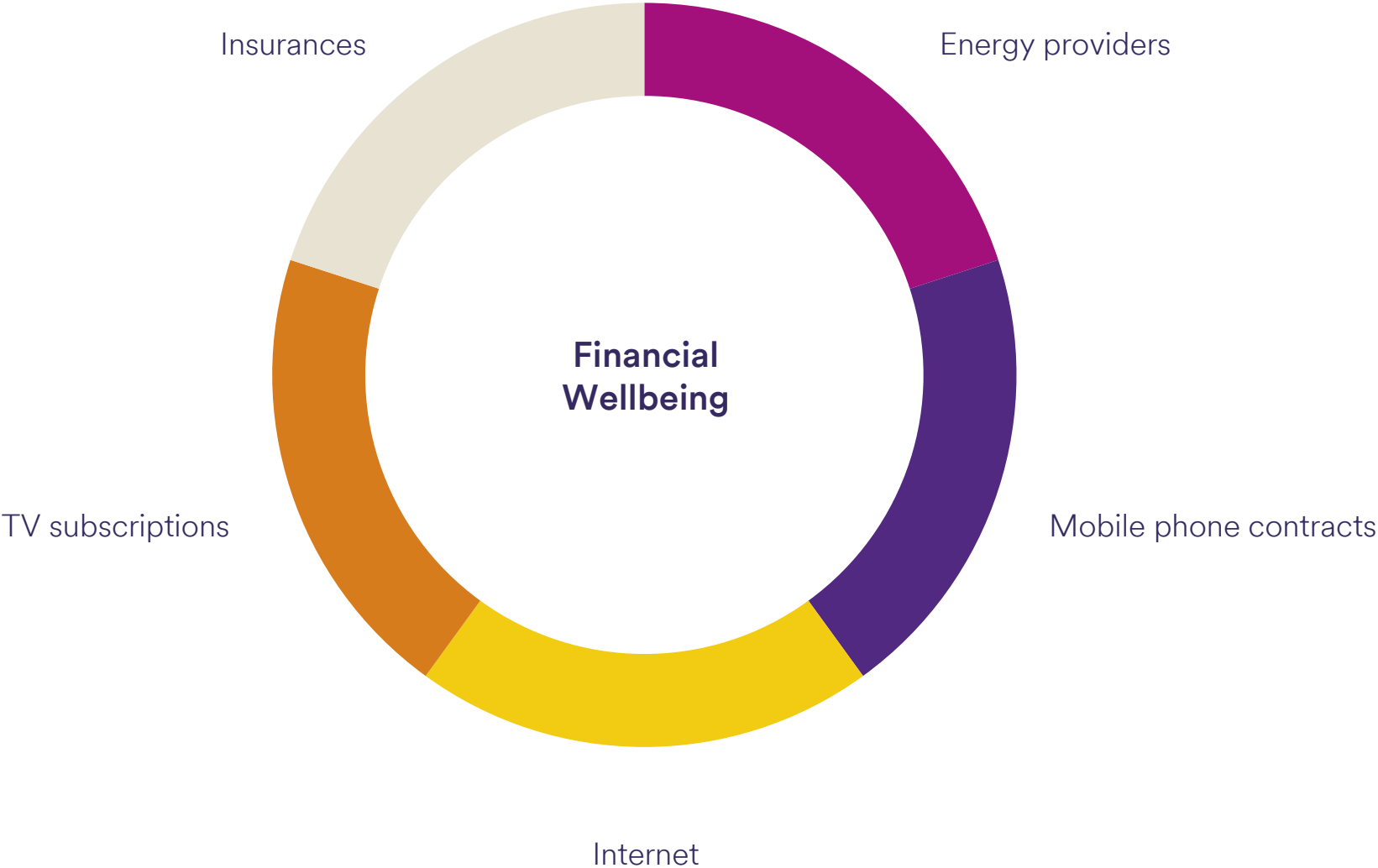
Six top tips to improve your financial wellbeing

Improving your financial wellbeing

Tip One

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Review household expenses

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Improving your financial wellbeing

Tip Two

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Organise your finances

Expenditure

| Expenditure detail | You | Your partner | Joint |
|--|-----|--------------|-------|
| Long Term Commitments | | | |
| • Mortgage | | | |
| • Life Insurances | | | |
| • Pension Contributions | | | |
| • Regular Savings Plans | | | |
| • Loan payments | | | |
| • School Fees | | | |
| Household Bills | | | |
| • House Insurance | | | |
| • Gas/Electricity | | | |
| • Gas maintenance | | | |
| • Phone/Sky/Broadband | | | |
| • Council Tax | | | |
| General Expenses | | | |
| • Food | | | |
| • Clothing | | | |
| • Health Costs – BUPA/ Dentist/Optician etc | | | |

Income

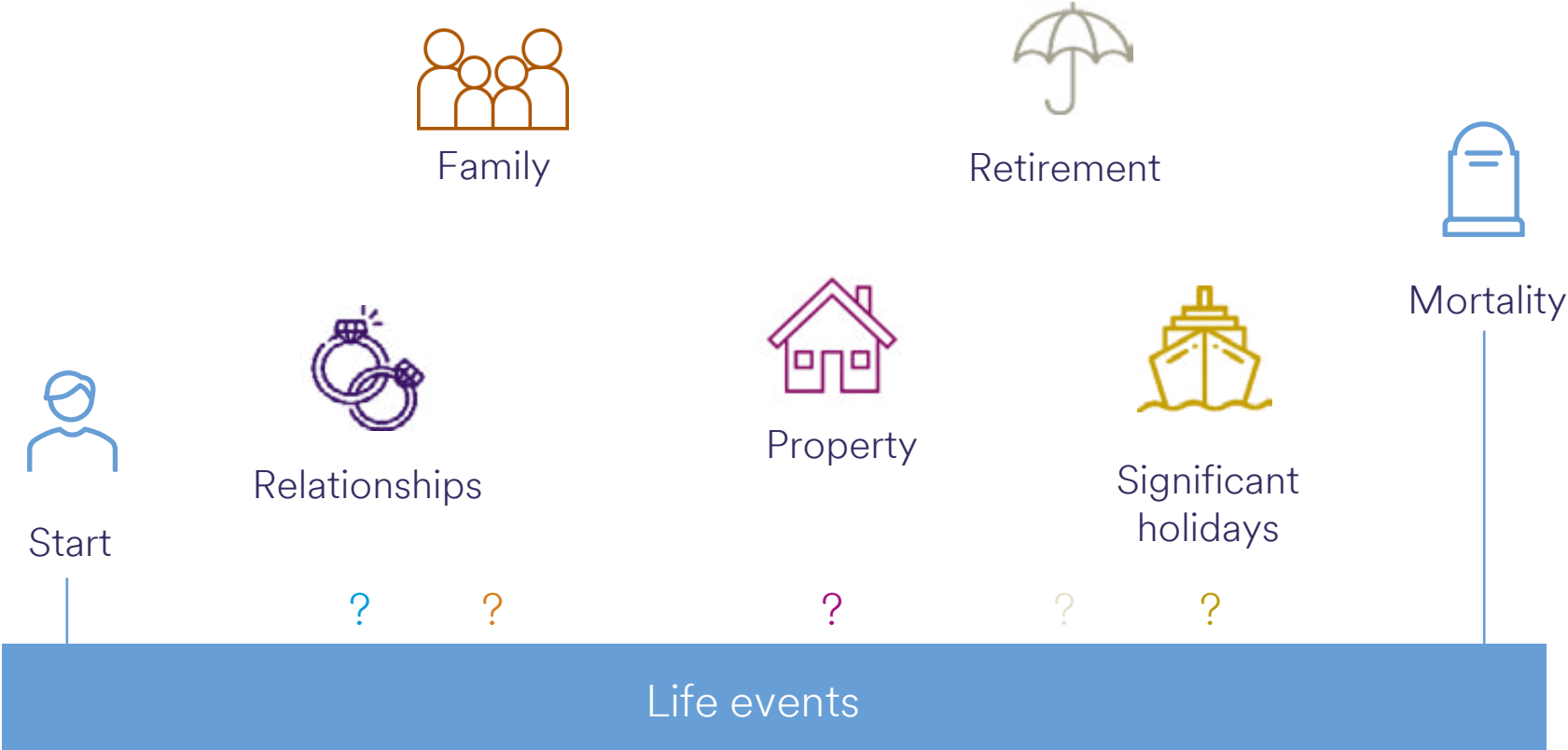
| Income detail | You | Your partner | Joint |
|---------------------------------|-----|--------------|-------|
| Wages/Salary | | | |
| • Base / Basic Salary | | | |
| • Overtime | | | |
| • Bonus | | | |
| Pensions | | | |
| • State Pension | | | |
| • Private or work Pension | | | |
| Benefits | | | |
| | | | |
| Other income e.g. rental | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL | | | |

Improving your financial wellbeing

Tip Three

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Create a plan



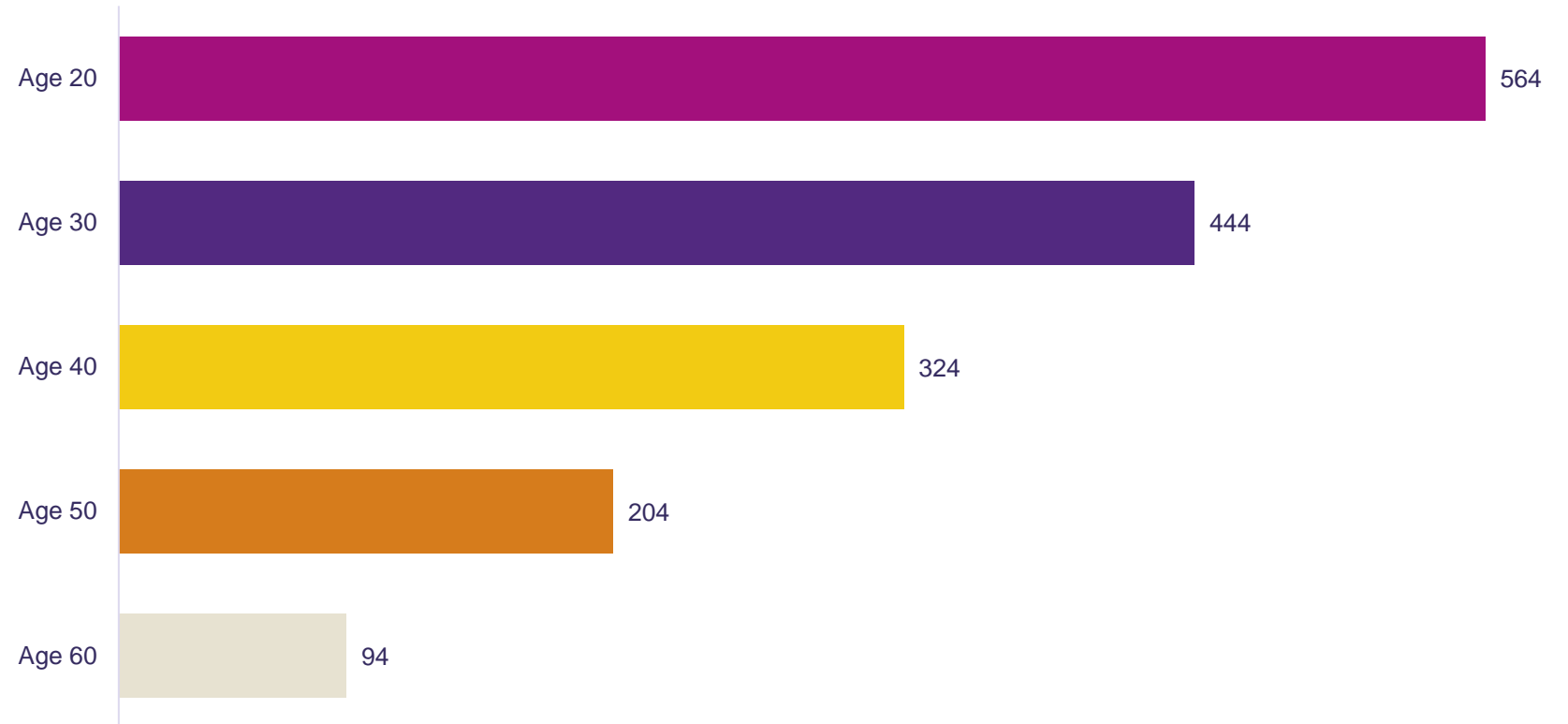
Improving your financial wellbeing

Tip Four

Number of monthly pay days until age 67

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Keep your plan on track



Pensions are a long-term investment. The retirement benefits you receive from your pension plan depend on a number of factors including the value of your plan when you decide to take your benefits which isn't guaranteed and can do down as well as up. The benefits of your plan could fall below the amount(s) paid in.

Improving your financial wellbeing

Tip Five

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E_{xpect} emergencies

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Keeping three month's expenditure aside as an emergency fund can be a good rule of thumb.

However, your personal circumstances may mean you want to keep more or less set aside.

Improving your financial wellbeing

Tip Six

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Take financial advice



Protecting your
family



Investing for your
future



Planning for
retirement



Managing retirement
income



Passing on
wealth

Fees and charges apply

Improving your financial wellbeing

Summary

Review household expenses

Organise your finances

Create a plan

Keept your plan on track

Expect emergencies

Take financial advice

Where do you want life
to take you?

Remember, money is just
the fuel for the rocket

Protecting you and your
family's financial wellbeing

Why do you need to think about protection?

£131,724

average outstanding mortgage
debt in August 2018¹

£19,500

average price of household
bills for a year¹

£4,271

is the average funeral
cost for a UK adult¹

10.96m

households in the UK
have mortgages¹

42%

of people with a mortgage
have no life insurance in place¹

28.2m

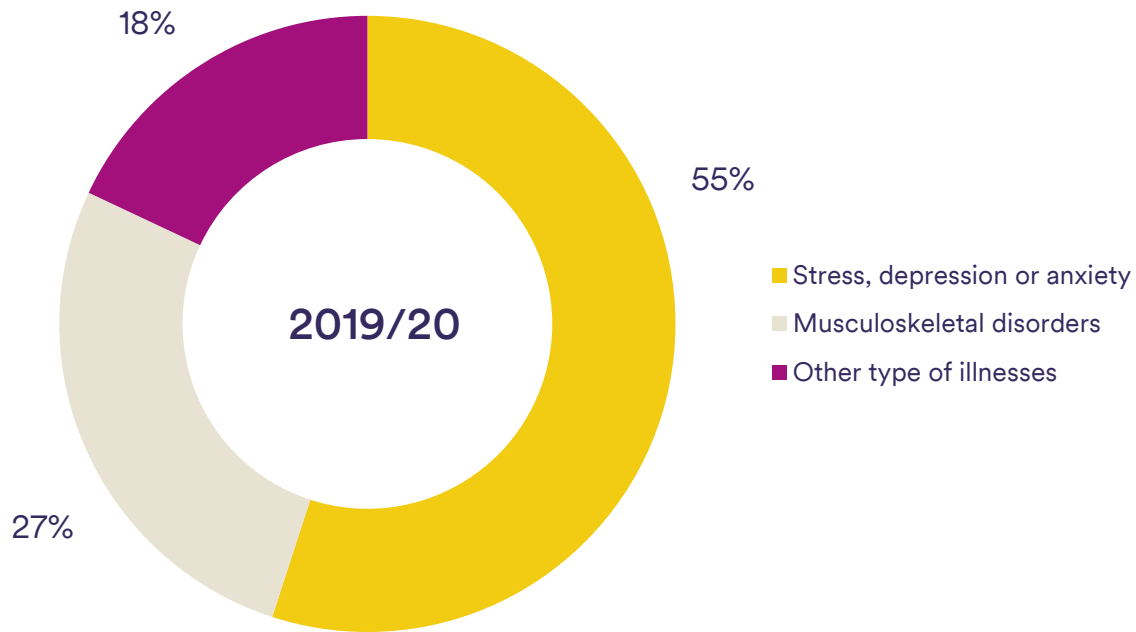
Working days lost due
to work-related ill
health in 2018/19²

¹ <https://www.finder.com/uk/life-insurance-statistics>, 14 July 2020.

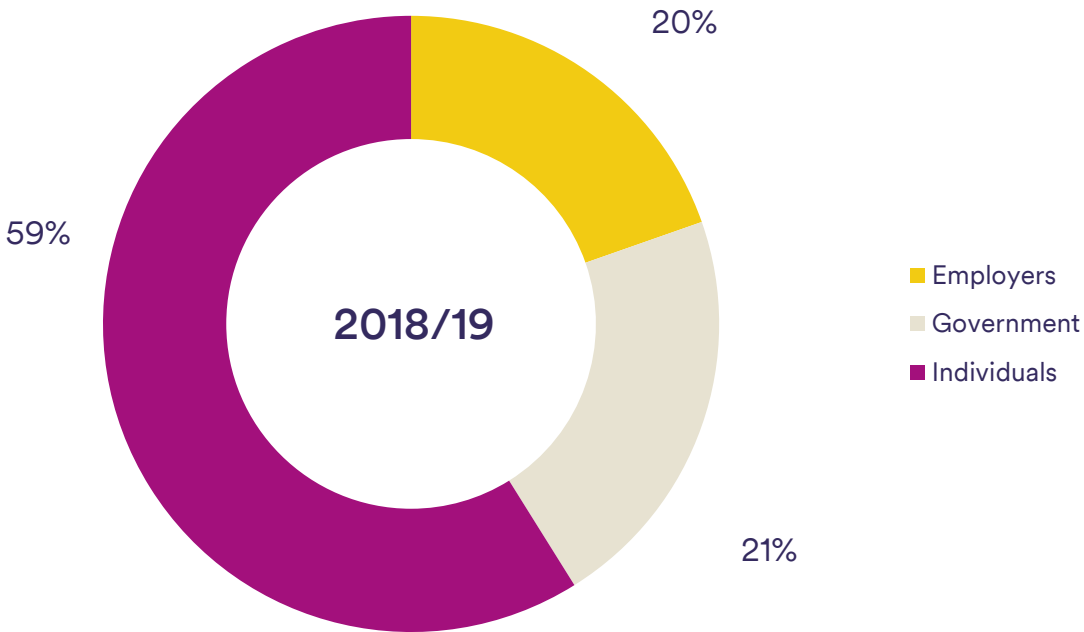
² <https://www.hse.gov.uk/statistics/dayslost.htm> (2018/19) .

The threat to your family’s financial wellbeing is real

Working days lost to types of ill health 2019/20



Costs to Britain of ill health in 2018/19



Source: Health and safety at work, Summary statistics for Great Britain, Health and Safety Executive November 2020.

Types of protection to consider



Life

Pays your dependants a lump sum or regular payments if you die.



Critical illness

Pays a lump sum or an income if you're diagnosed with a specific serious illness.



Income protection

Pays a percentage of your take-home pay if you can't work for a while because you're ill or disabled.



Mortgage protection

Covers your monthly mortgage, loan, and credit card repayments in case of accident, illness or unemployment.

Support available

Life's wealth journey

Helping you answer life's big financial questions

Building wealth

What help is available to me?

How do I make my money work harder?

Can I do this by myself?

Do I need some help?

How do I protect my family if something happens to me?

Am I doing the right things with my money?

Am I paying too much tax?

Retiring

When can I retire?

Will I have enough for retirement?

What are my choices at retirement? What's right for me?

How do I cover myself in case I need long-term care in the future?

Using wealth

How much income do I need?

How do I pass on my wealth tax-efficiently?

Will I have enough to last me?

Support available

- Free financial health check

www.spw.com/referral/talk-money-week

- Access to our Wealth Lens

<https://www.spw.com/wealth-lens>

- Access to our webinars

<https://www.spw.com/campaign/webinars>



**Banks and
lenders**

**Mental
health
charities and
Citizen's
Advice**

**Money
Advice and
Pensions
Service**

**Financial
advisers
like SPW**

There are no hidden fees or charges, and you'll only pay if you choose to go ahead with the recommendations in your personalised financial plan.

