

HOW OFTEN DO YOU CHECK YOUR PENSION POT?

Regularly, to see
if it needs a boost.

I can't remember
the last time
I checked.

I don't get
around to it.

Often, to make
sure I'm on track.

You're in but #areyoufuturefit

26 June 2019

TAKING ON YOUR EMPLOYEES' FUTURE TOGETHER



SCOTTISH WIDOWS







THREE KEY QUESTIONS



What have I got?



Is it enough?



What can I do next?

1,489,815

Employers have
declared Compliance

10.07M

Eligible Jobholders
have been auto
enrolled

11.53M

Active Members of
schemes at staging

9.37M

Out of scope

Source: <http://www.thepensionsregulator.gov.uk/docs/automatic-enrolment-declaration-of-compliance-monthly-report.pdf>

April 2019

Group Stage

Russia	1	0	Saudi Arabia
Egypt	1	0	Uruguay
Portugal	1	0	Spain
Morocco	0	1	Iran
France	0	1	Australia
Peru	0	1	Denmark
Argentina	1	0	Iceland
Croatia	1	0	Nigeria
Brazil	0	1	Switzerland
Costa Rica	1	0	Serbia
Germany	1	0	Mexico
Sweden	1	0	Korea Republic
Belgium	1	0	Panama
Tunisia	0	1	England
Poland	1	0	Senegal
Colombia	0	1	Japan
Russia	1	0	Egypt
Uruguay	0	1	Saudi Arabia
Portugal	1	0	Morocco
Iran	0	1	Spain
France	1	0	Peru
Denmark	0	1	Australia
Argentina	1	0	Croatia
Nigeria	0	1	Iceland
Brazil	1	0	Costa Rica
Serbia	0	1	Switzerland
Germany	0	1	Sweden
Korea Republic	1	0	Mexico
Belgium	1	0	Tunisia
England	1	0	Panama
Poland	1	0	Colombia
Japan	1	0	Senegal
Uruguay	0	1	Russia
Saudi Arabia	1	0	Egypt
Iran	0	1	Portugal
Spain	1	0	Morocco

Group A	PL	W	DRAW	L	GF - GA	PNT
Russia	3	3	0	0	3 - 0	9
Saudi Arabia	3	2	0	1	2 - 1	6
Egypt	3	1	0	2	1 - 2	3
Uruguay	3	0	0	3	0 - 3	0

Group B	PL	W	DRAW	L	GF - GA	PNT
Portugal	3	3	0	0	3 - 0	9
Spain	3	2	0	1	2 - 1	6
Iran	3	1	0	2	1 - 2	3
Morocco	3	0	0	3	0 - 3	0

Group C	PL	W	DRAW	L	GF - GA	PNT
Australia	3	3	0	0	3 - 0	9
Denmark	3	2	0	1	2 - 1	6
France	3	1	0	2	1 - 2	3
Peru	3	0	0	3	0 - 3	0

Group D	PL	W	DRAW	L	GF - GA	PNT
Argentina	3	3	0	0	3 - 0	9
Iceland	3	2	0	1	2 - 1	6
Croatia	3	1	0	2	1 - 2	3
Nigeria	3	0	0	3	0 - 3	0

Group E	PL	W	DRAW	L	GF - GA	PNT
Switzerland	3	3	0	0	3 - 0	9
Brazil	3	2	0	1	2 - 1	6
Costa Rica	3	1	0	2	1 - 2	3
Serbia	3	0	0	3	0 - 3	0

Group F	PL	W	DRAW	L	GF - GA	PNT
Sweden	3	3	0	0	3 - 0	9
Germany	3	2	0	1	2 - 1	6
Korea Republic	3	1	0	2	1 - 2	3
Mexico	3	0	0	3	0 - 3	0

Round of 16

Jun 30, 2018 18:00

# Russia	1
Spain	0

Jun 30, 2018 14:00

# Australia	1
Iceland	0

Jul 2, 2018 14:00

# Switzerland	0
Germany	1

Jul 2, 2018 18:00

# England	1
Poland	0

Jul 1, 2018 14:00

51 Portugal	1
Saudi Arabia	0

Jul 1, 2018 18:00

# Argentina	0
Denmark	1

Jul 3, 2018 14:00

# Sweden	1
Brazil	0

Jul 3, 2018 18:00

# Japan	0
Belgium	1

Quarterfinals

Jul 6, 2018 14:00

# Russia	0
Australia	1

Jul 10, 2018 18:00

61 Australia	1
England	0

Jul 6, 2018 18:00

# Germany	0
England	1

Jul 7, 2018 14:00

# Portugal	0
Denmark	1

Jul 11, 2018 18:00

# Denmark	1
Sweden	0

Jul 7, 2018 18:00

# Sweden	1
Belgium	0

Jul 15, 2018 15:00

# Australia	1
Denmark	0

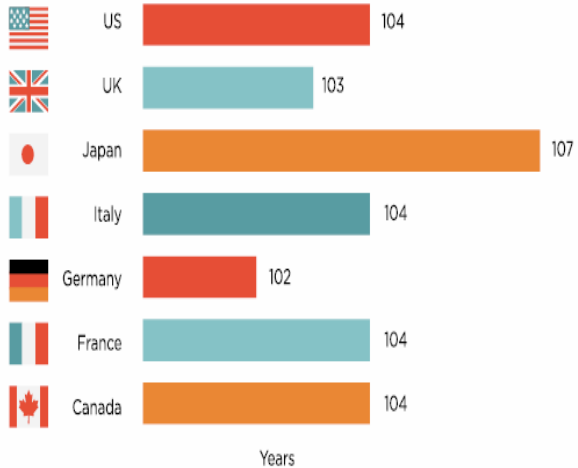
Third-Place Play-Off

Jul 14, 2018 14:00

# England	1
Sweden	0

GOOD NEWS

Oldest age at which 50% of babies born in 2007 are expected to live:

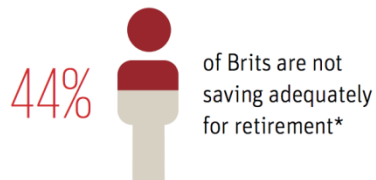


Financing a 100-Year Life

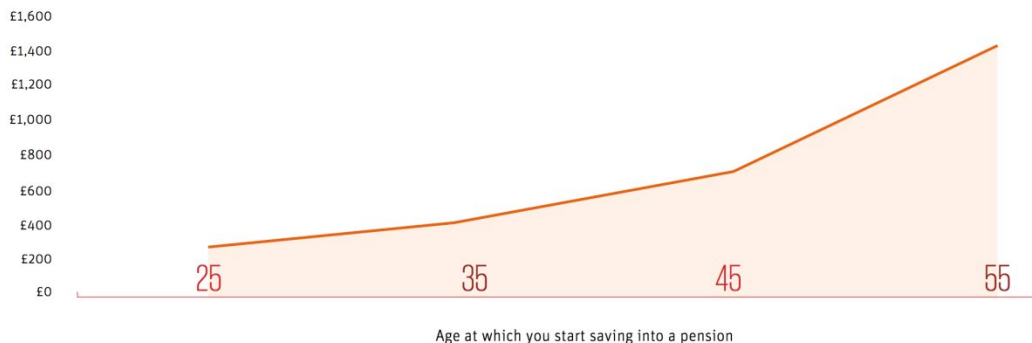
If You Live to 100 You Will Have to Work Longer or Save More - QED

CHALLENGE





WHAT AN INDIVIDUAL WOULD NEED TO CONTRIBUTE MONTHLY TO ACHIEVE AN INCOME OF £23K A YEAR IN RETIREMENT



http://www.scottishwidows.co.uk/about_us/media_centre/reports_pensions_2.html

* 12% vs 8%

DO YOU KNOW HOW MUCH
IS IN YOUR PENSION POT?

HOW OFTEN DO YOU CHECK
YOUR PENSION POT?



YOU'RE AN OPTIMISTIC OSTRICH

You've perfected the art of changing the subject when someone mentions pensions. Retirement simply isn't on your mind – perhaps you find it overwhelming, or you can't relate to a future that seems so distant. It's time to lift your head from the sand and engage with your pension.



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Get advice along the way

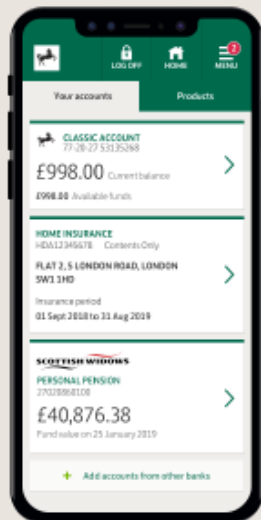
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[Learn more](#)



SCOTTISH WIDOWS 

WE'VE ALREADY
HELPED CUSTOMERS
CONNECT WITH
THEIR PENSIONS

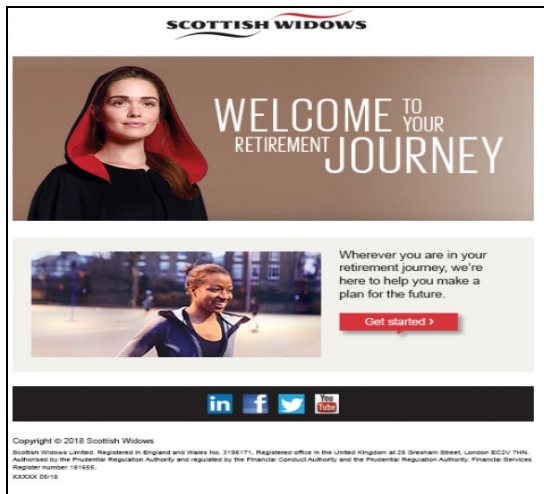


1K
Jan 2018

3M
Dec 2018

9M
Dec 2019

AND WE'LL BE
ABLE TO OFFER
EVEN MORE WITH
OPEN BANKING

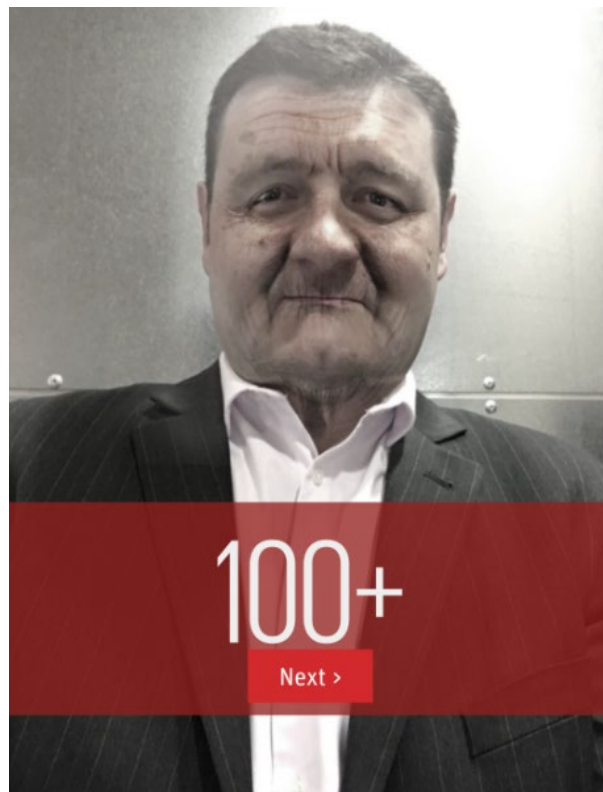


TALK ABOUT YOUR PENSION SCHEME



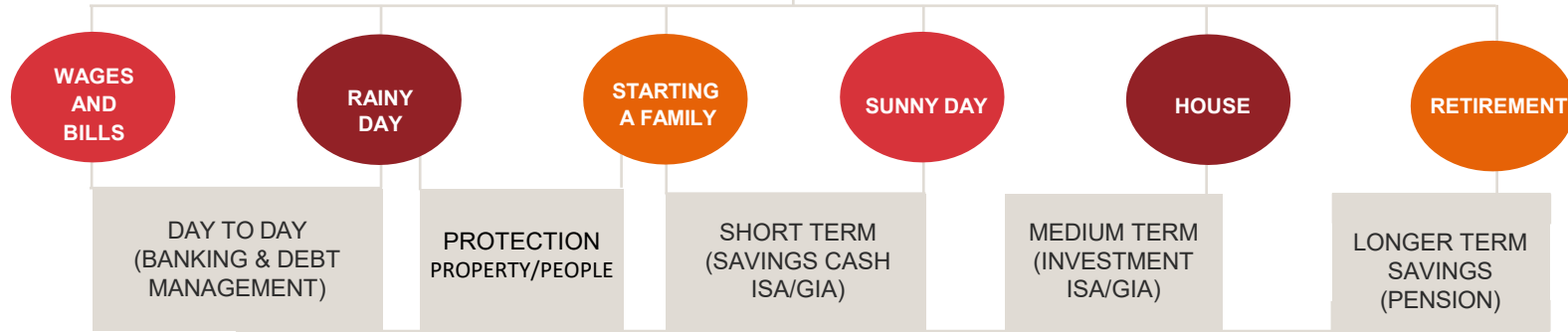


HAVE SOME FUN





LIFETIME FINANCES



SINGLE VIEW OF FINANCES AND GREAT USER EXPERIENCE

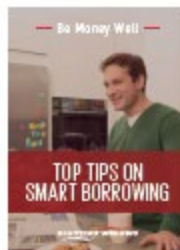
NOW I CAN SEE WHAT I HAVE – CAN YOU HELP ME MAKE SENSE OF IT?

www.scottishwidows.co.uk/moneywell





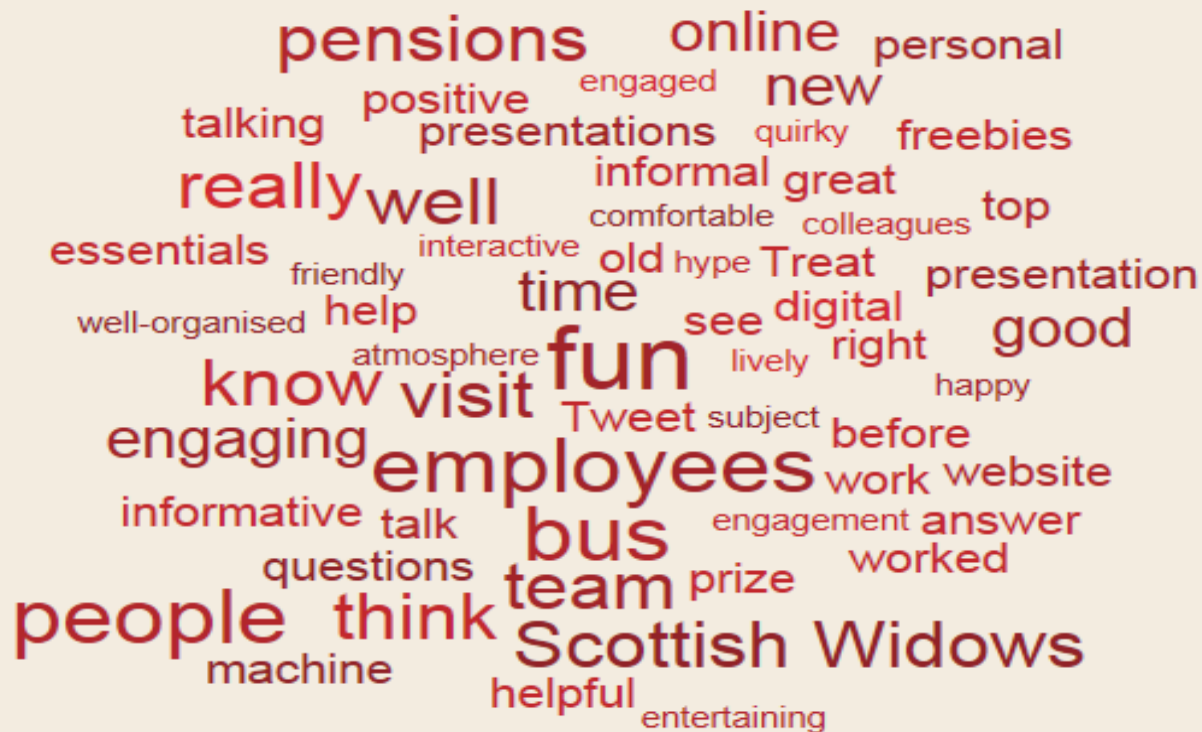
TAKEAWAY CARDS



PULL UP BANNER



POSTER



Intriguing, valuable and 'something different'



"THE BUS ITSELF IS A UNIQUE HOOK TO GET PEOPLE IN AND TALKING PENSIONS. THE 'AGE ME APP' IS A FUN WAY TO ENGAGE AND DRIVE PEOPLE TO UP THEIR PENSION CONTRIBUTIONS. THE SESSIONS WERE DELIVERED IN A RELAXED AND INFORMAL WAY – PUTTING PEOPLE AT EASE AND ENCOURAGING CONVERSATIONS."



"THE BUS WAS A HUGE SUCCESS AND CREATED A TREMENDOUS BUZZ AROUND THE OFFICE AND DEFINITELY SUCCEEDED IN GETTING EVERYONE TALKING ABOUT PENSIONS."

#AREYOUFUTUREFIT



THREE KEY QUESTIONS



What have I got?



Where are they?



Valuations



Is it enough?

- Age me
- Projection
- Planning
- Not just a pension
- Money Well



What can I do next?



Pot Consolidation



Increase contributions



Speak to an advisor



THANK YOU
