**Sample copy for employers: Financial wellbeing internal content**

To help you communicate financial wellbeing to employees, we’ve produced this sample copy for you to use along with the digital assets. Please replace the relevant information highlighted in purple.

**You can adapt the text below to suit your requirements. The topic headings we’ve used are recommendations to help you support your employees’ engagement with their finances.**

**We recommend you split the content up into articles under the topic headings, creating themes in bitesize chunks to keep the financial wellbeing conversation going.**

We’ve taken all reasonable care to make sure the information is accurate at the time of issue, but we don’t accept liability for any consequences resulting from its use.

There are certain rules you must follow when promoting your company pension scheme to your employees. You can find out more about these on [The Pension Regulator’s website](http://www.thepensionsregulator.gov.uk/-/media/thepensionsregulator/files/import/pdf/tpr-fca-employers-trustees-financial-matters-guide).

If you’re not sure if it’s suitable for your purposes, please get in touch with your scheme adviser.

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Financial wellbeing is how you feel about the control you have over your financial future - and your relationship with money. It's about focusing on the things that make your life enjoyable and meaningful — both now and in retirement.

The world has changed at a great pace and in a changing world you need greater financial wellbeing.

We’re committed to supporting you and making sure you have the tools and guidance, to help you look after your financial wellbeing.

Here’s how you can consider what you need to live a happy and fulfilled life – and how you’ll fund this.

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| **Embrace lifelong learning** |

If your finances aren’t in the best shape now, that doesn’t mean they have to stay that way. Worrying

about finances can cause stress which could impact your physical and mental wellbeing, so it’s important you understand your current situation and spend some time planning.

Following one of the UK's largest surveys of its kind, our workplace pension provider Aegon has shared this [digital flipbook](https://aegon.theapsgroup.scot/Financial-wellbeing-2023/) on what influences financial behaviour. Financial wellbeing is about more than just your financial position – it’s also about your mindset and paying attention to the things that matter most to you.

Aegon has also created a [financial wellbeing tool](https://www.aegon.co.uk/customer/learn/guides/financial-wellbeing/our-financial-wellbeing-tool) to help you improve your financial wellbeing. By answering ten questions, you’ll get insight into the ten elements of financial wellbeing and a suite of helpful content that’s tailored to you. From financial literacy to rainy-day saving, you’ll receive a comprehensive package of articles, resources, videos, and podcasts**.**

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| **Develop a written retirement strategy** |

Without having a written plan, it’s hard for you to be clear on your priorities. Here’s how you could get a sense of whether you’re on track to meet financial objectives:

* Look at the [next steps you can take](https://initiativeforfinancialwellbeing.org.uk/what-steps-can-you-take-to-establish-financial-wellbeing/) to establish financial wellbeing from the Initiative for Financial Wellbeing.
* Help control your money with the [free budget planner](https://www.moneyadviceservice.org.uk/en/tools/budget-planner) from the [MoneyHelper](https://www.moneyhelper.org.uk/en).
* Financial advisers can help with a plan. You may be charged for this. If you don’t already have a financial adviser, you can find one through [MoneyHelper](https://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser).

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| **Start saving early and save habitually** |

Being a habitual saver is one of the best ways to save towards retirement. If you’re not familiar with the term, it simply means someone that is a regular saver and saves ‘habitually.’

Saving and budgeting takes a little bit of dedication and time to get right, but the development of good savings habits can become second nature over time and may help make a real difference for your financial future.

One of the most useful ways to help you plan and prepare for your financial future is to use digital tools such as [Retirement Planner](https://retiready.co.uk/retirement-income-planner.html). You can get a forecast of your likely pension income to help plan and weigh up options for retirement.

You also have access to an online pension account service <insert link>. You could activate your account, if you haven’t already done so, and sign in to explore what you could achieve by making small changes. You also have access to a modelling tool <insert link> in your online account – letting you pull financial levers and undertake ‘what if’ analysis before committing to an action.

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| **Support in times of uncertainty**  |

Even the best-laid plans can be derailed by unforeseen circumstances. If you’re concerned about the cost of living, global events and market volatility, we have lots of articles, tools and resources available on [cost of living](https://www.aegon.co.uk/cost-of-living) to help you feel more reassured.

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| **Adopt a healthy lifestyle** |

Leading a healthy lifestyle is perhaps the best back up plan – and can help you prepare for a more comfortable and active retirement.

Eating a varied and healthy diet, incorporating more movement into each day, getting a good night’s sleep and minimising stress can all play their part.

We know it can be hard to make (and stick to) the right decisions when it comes to health. If you want to make a change but don’t know where to begin, Nuffield Health have created some articles to do just that.

[20 life hacks to turn your health around](https://www.nuffieldhealth.com/article/20-life-hacks-to-turn-your-health-around)

[Breaking unhealthy habits - four tips from a behaviour expert](https://www.nuffieldhealth.com/article/breaking-unhealthy-habits-4-tips-from-a-behaviour-expert)

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| **More services and tips** |

**Financial Wellbeing Tool**

Try Aegon’s [Financial wellbeing tool](https://www.aegon.co.uk/customer/learn/guides/financial-wellbeing/our-financial-wellbeing-tool) and find out how you can achieve financial freedom through future planning.

Aegon have used their extensive research and finding to create a tool that measures your financial wellbeing and provides the resources you may need to improve.

By answering ten questions, you’ll get insight into the ten elements of financial wellbeing and a suite of helpful content that’s tailored to you. From financial literacy to rainy-day saving, you’ll receive a comprehensive package of articles, resources, videos, and podcasts designed to help you improve your financial wellbeing**.**

**You could receive a range of support including:**

* Get planning template
* Budget calculator
* Pension basics videos
* Podcasts on day-to-day spending

You can find out more about our research and financial wellbeing in Aegon’s **[Financial wellbeing digital flipbook.](https://aegon.theapsgroup.scot/Financial-wellbeing-2023/)**

**Understand your credit score**

A credit score, also known as a credit rating, is a number that reflects the likelihood of someone paying credit back.

Lenders, like banks and credit card companies, look at credit history and credit score when they receive an application, which will help them identify the level of risk in lending to the applicant. The higher the credit score you have – the better the chances of being accepted for credit, at more competitive and often lower interest rates.

[Get a free Experian credit score](https://www.experian.co.uk/)

**Aegon Assist can give you support and guidance**

The Aegon Assist team can help guide you through your retirement options. While they can’t give advice, they can provide you with information to help you make informed decisions.

The service is free, call [Aegon Assist](https://www.aegon.co.uk/support/aegon-assist.html) on 03456 03 05 09.

Phone lines are open 10am-4pm, Monday-Friday. Call charges will vary. Calls may be recorded or monitored.

**How to get financial advice**

Financial advice and guidance is highly recommended to help decide the best course of action for your circumstances. There may be a charge for financial advice.

If you don’t already have a financial adviser, you can find one through [MoneyHelper](https://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser). This government-sponsored financial guidance organisation can also help with debt advice, money, and pensions.

<You also have access to a scheme adviser through your pension plan.>

If you’re over 50 and want to make sense of the different ways you can take money from your pension pot, you’re entitled to free, impartial guidance from [Pension Wise](https://www.pensionwise.gov.uk/en).

**Your current <business name>** **benefits** **available to support you personally**

​Here’s some services and information on offer to help you tackle your financial wellbeing:

<Insert the benefits or services and where to find information for example the employee assistance programme, Private healthcare, Occupational health, Mental health first aid>

Financial wellbeing

Debt management

Personal and family concerns

Work-related concern

Health and lifestyle issues

Child and dependent care

Legal queries

Health concerns

Health-related concerns related to work

​Mental health first aid

**Picture your best life**

**The power of picturing your best life**

How often do you picture what you’ll be doing 10, 20, 30 years from now? Who will you be spending time with? Where will you live? What will you be doing?

Aegon, your workplace pension scheme provider, has found that visualising a picture of your best life means you’re more likely to make better financial decisions.

In fact, their [research](https://aegon.theapsgroup.scot/Financial-wellbeing-2023/)shows that having a concrete picture of your future is perhaps the single most important aspect to achieve financial wellbeing. But only 1 in 3 of us have a specific picture of our future self in mind.1

That’s why Aegon have developed ‘[Picture your best life](https://www.aegon.co.uk/customer/learn/resources/best-life-tool)’ to help you visualise what you want your future life to look like and give you different ways to help achieve this.

All you need to do is answer nine questions by choosing pre-selected images or uploading your own (or a mixture of both). This will give you a personalised gallery wall which you can download and share on social media or print it out to help keep you motivated and stay on track.

Get creative and give it a try [here.](https://www.aegon.co.uk/personal/picture-your-best-life.html)

[1](https://aegon.theapsgroup.scot/Financial-wellbeing-2023/)[Aegon’s financial wellbeing index](https://aegon.theapsgroup.scot/Financial-wellbeing-2023/)