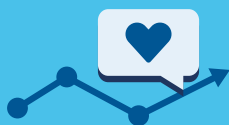


Positive effects of financial advice on financial wellbeing

Financial wellbeing is the link between money and happiness and we believe one of the key factors to improving this is through increased access to financial education, guidance and advice.

And our research, carried out with 2,000 people in December 2019, echoes this strong, positive relationship between financial wellbeing and financial advice.



34% who have taken advice are more likely to enjoy life because of the way they're managing their money compared to the **25%** who haven't.



49% who have had financial advice are more likely to agree that they're doing everything to secure their financial future compared to just **37%** who haven't.

62%

62% who haven't taken financial advice are more distracted at work worrying about money than **50%** who have taken financial advice.

50%

33%

33% vs 41% – People with money worries who have had financial advice are less likely to struggle with tasks that are otherwise routine than those who haven't taken financial advice.

41%



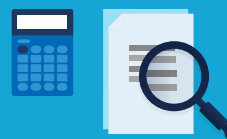
49% who haven't taken financial advice are concerned that the money they now have or will save won't last. **37%** who have taken financial advice share this concern.



33% who have had financial advice are more likely to be able to financially handle a major unexpected expense compared to **23%** who haven't.



43% who haven't had advice believe that because of their financial situation, they'll never have all the things they want in life compared to just **29%** who have had advice.



Finances are more likely to control the lives of those people who haven't taken financial advice than those who have.