Financial wellbeing services



Financial wellbeing and
education services for employees
and pension scheme members

first actuarial
A Gallagher Company

Helping your people improve their personal finances

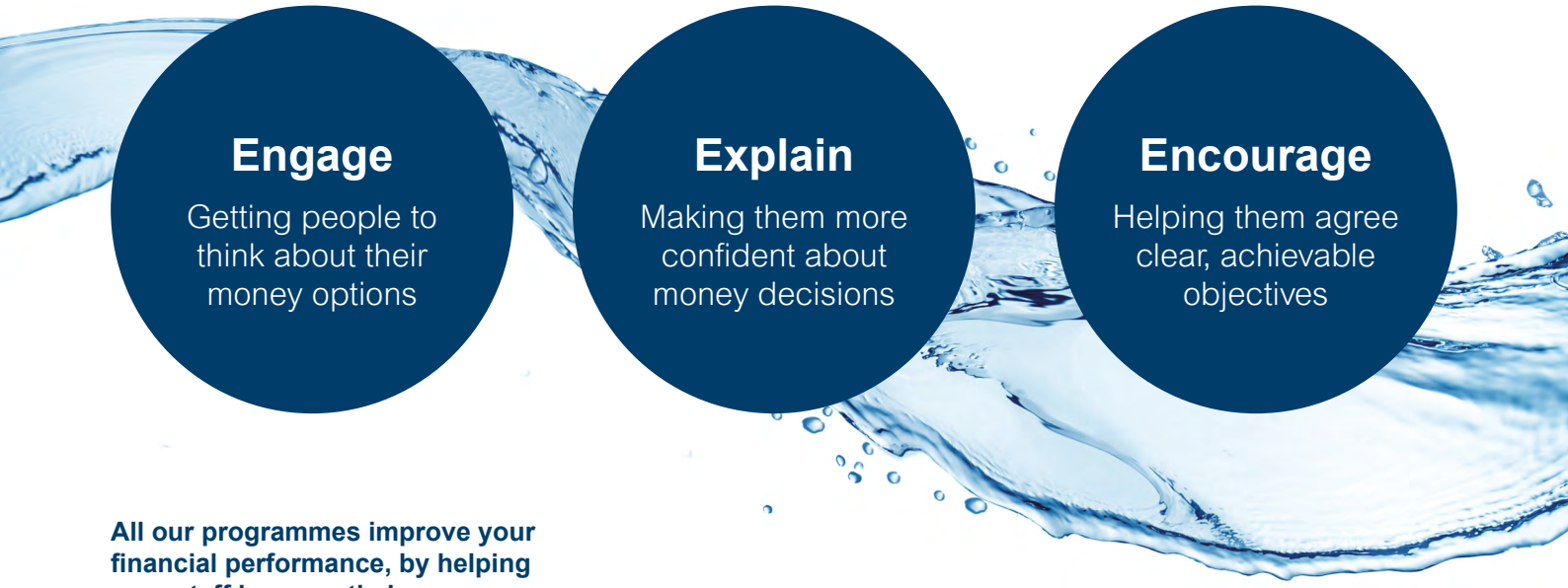
Schools teach some of the life skills we need for adulthood – such as healthy eating and meeting deadlines. But few people are taught how to manage their money.

As a result, millions of adults suffer from low financial wellbeing. Their poor financial choices may make them anxious. And if they're unhappy at work or at home, they're not fulfilling their potential.

First Actuarial's financial wellbeing programmes can help your people manage their money and make plans for the future by giving them a clearer understanding of budgeting, saving and borrowing.

When people are on top of their finances, they have greater control of their lives. They're happier and more focused.

Our financial wellbeing programmes can be delivered fully online or include some in-person interaction. In every setting, this is what we set out to achieve:



All our programmes improve your financial performance, by helping your staff improve theirs.

Around half of UK adults feel stressed or **overwhelmed by their finances**.



"27% admit that money worries impact their performance at work."

Money and Mind report. SPW, Lloyds Banking Group and Warwick Business School, 2020

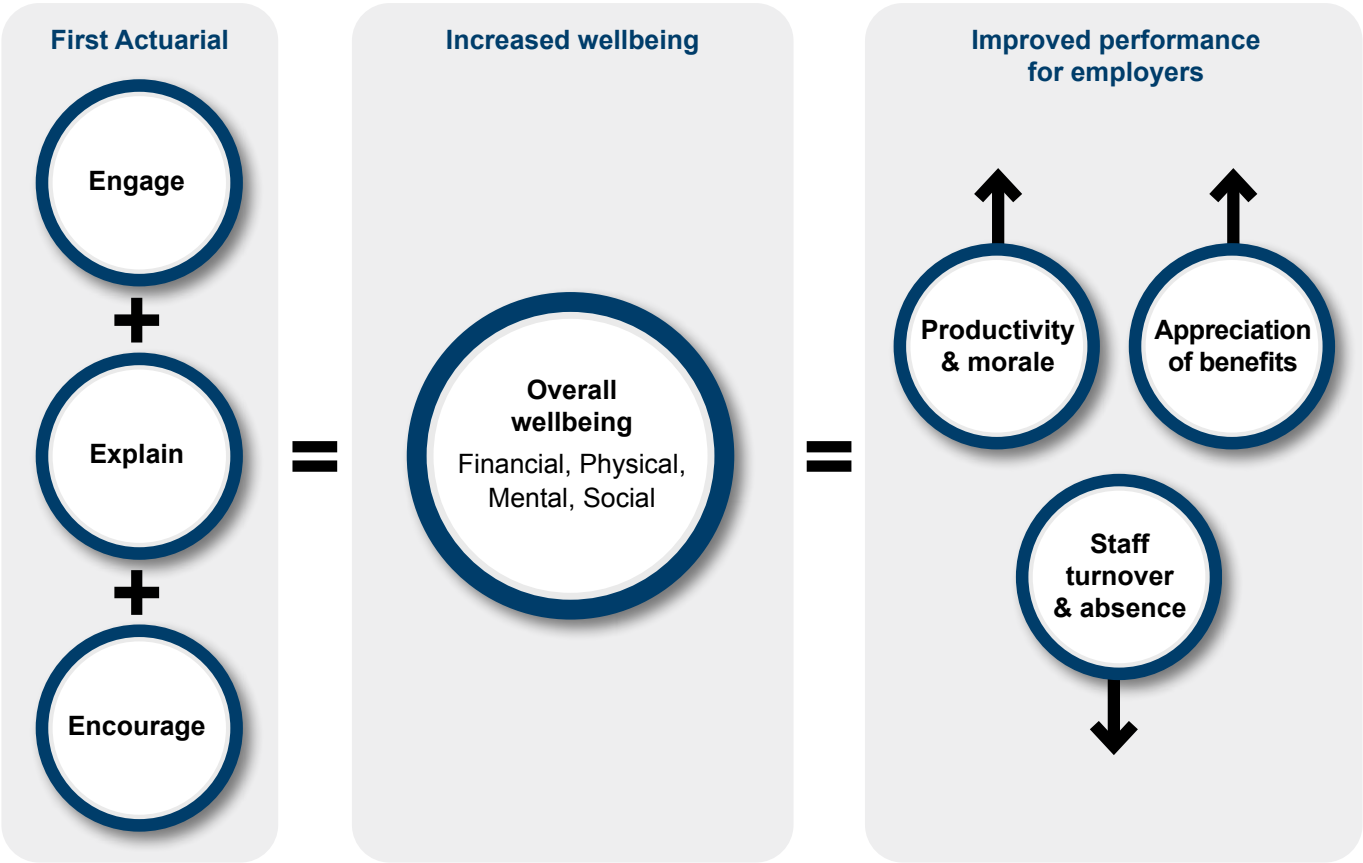
Financial wellbeing can improve work performance

Our financial wellbeing programmes are designed to help people engage with their money in active and positive ways.

We encourage every individual to start thinking about their own financial needs and circumstances. They may never have had the chance to do this before. So we talk with them about money and pensions in the simplest terms and make finance relevant to their lives.

This gives people a real boost. We put financial control within their grasp and give them the confidence to make better financial decisions. This is valuable at any age, but can prove vital at certain points in life – for example, as people buy a property, prepare for their children to go to university or plan for retirement.

This delivers improved financial wellbeing for them and a happier workforce for you.

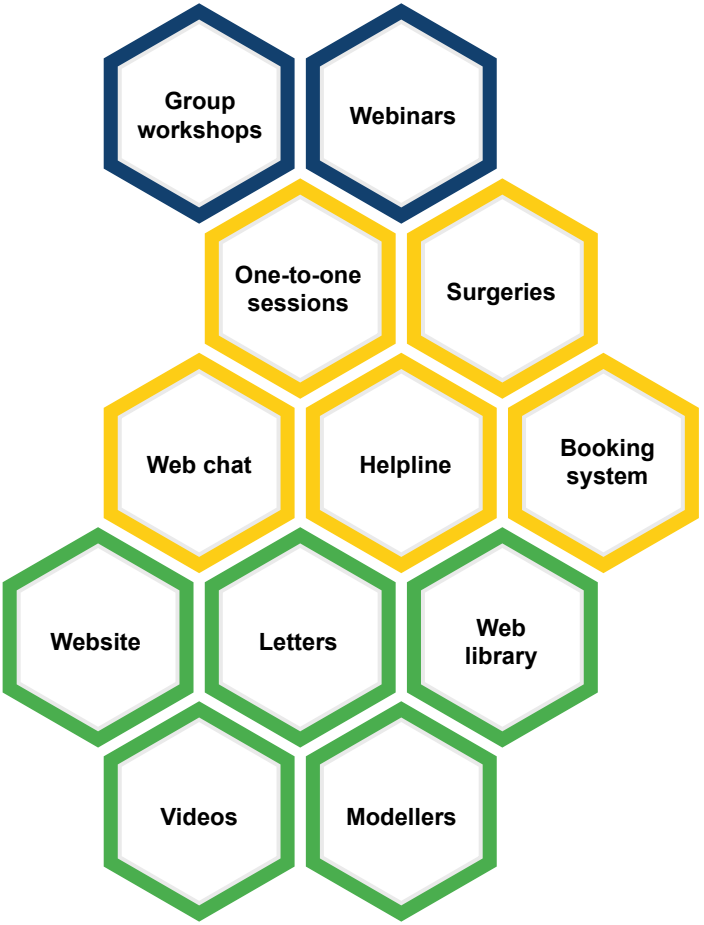


A bespoke financial wellbeing programme for your business

We offer bespoke programmes of learning modules, which can be online or in-person. You can book any one of these building blocks individually, or as part of a broader programme, in whichever combination suits your needs and your budget.

Your programme can include a blend of group seminars and webinars, one-to-one sessions, booklets, modellers, videos and websites. We'll deliver clear, meaningful information so people understand how to make better choices with their money.

Once we get your financial wellbeing programme up and running, we can refine it over time as your needs change and we get to know your people.



We offer three types of experience:

Group learning
Learning in small groups, webinars, and workshops that can be in-person or online.

One-to-one
Dedicated time with one of our consultants, either in-person or online.

Solo
Opportunities to read, learn, 'play', listen to online or written materials, watch videos and interact with modellers.

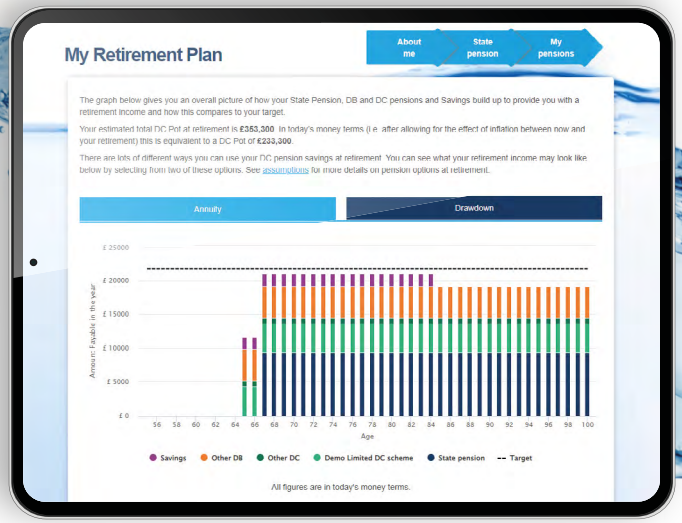
Retirement Planner

Our online Retirement Planner builds a picture of potential total income from all sources of retirement savings, including occupational pensions and the State Pension. It introduces people to the idea of thinking about what income they might need when they stop work.

People can see clearly whether they're on track to retire when they would like to. And if they aren't, the Retirement Planner makes it easy to explore ways of making changes.

The Retirement Planner often forms the centrepiece of a broader financial wellbeing programme. We use it in one-to-one sessions, for example, as a discussion tool.

Some employers ask us to create a bespoke version of the Retirement Planner, to include details of their own pension arrangements and other staff benefits.



Case study

Housing association Aster Group brought in First Actuarial to deliver a bespoke Retirement Planner, with supporting webinars and one-to-one sessions.

Read the case study



How our Financial MOT tool can help you and your workforce

Our Financial MOT tool gives employers an affordable way to improve financial wellbeing.

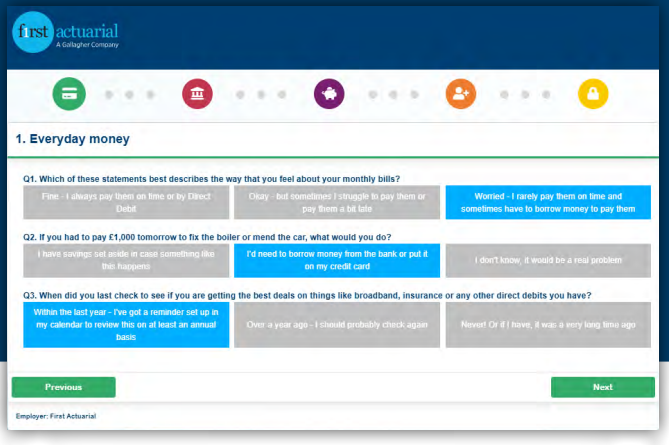
For many employers, the Financial MOT offers the opportunity to start the conversation with their workforce about topics that really make a difference.

Using the tool is easy. It will ask a short series of simple questions. The tool will use the responses given to produce a tailored action plan which people can take away and work through.

Choose between two versions of the tool:

Our basic Financial MOT tool:
Giving your people an individual action plan based on their responses.

Our bespoke Financial MOT tool:
Giving your people an individual action plan based on their responses and linked to your own organisation's benefit package.



We will also send you anonymised annual usage and analytics, along with insights into the most common financial concerns in your workplace.

Organisations we work with feed these insights into their wellbeing plans to increase the impact and value of their benefit packages.

Learn more about our Financial MOT tool

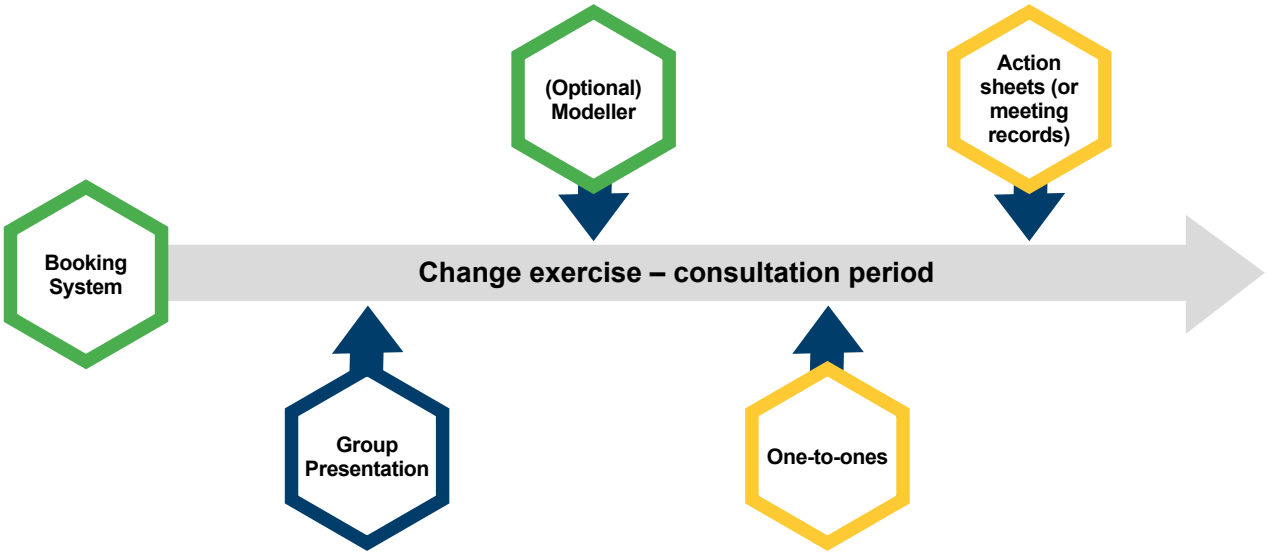
Scan the QR code to learn more about our Financial MOT and how it can help you improve financial wellbeing.

Change management

Organisations sometimes have to make changes to the pension arrangements they provide. When this happens, employers need to consult with their employees and then bring any changes into effect. Clear and helpful communication is crucial. Great care needs to be taken to explain proposals and changes so that everyone understands what is proposed and the choices available.

First Actuarial can put together a tailored change management programme, using a range of building blocks – from online or in-person workshops and one-to-one meetings, to websites and videos.

This will give employees the information they need in ways that suit them best. With clear and open communication, potentially negative reactions can be acknowledged, and people can be encouraged to engage in the process and think the changes through in constructive ways.



Case study

Facing substantial pension contribution increases, Cheam School turned to First Actuarial to identify alternatives and support staff through a complex change process.

Read the case study





What do employees think?

"This workshop was very relevant to my financial life. The financial insight from the trainer was brilliant."

"Really engaging speaker, and given the subject matter (I was attending because I felt I should, not because I expected to find it interesting!) the whole package was great."

"I found it extremely useful and felt I learned a lot. The handout was also of real use."

"If the same course was running again I would go on it, regardless of being on it before."

"I wanted to express my thanks after our conversation on Tuesday. The points you made and the follow-up information will prove invaluable to me."

"I attended the webinar in April, and it was brilliant. The information provided was interesting and given in an easy, understandable format."

"I really enjoyed the open and frank discussions. It was a great opportunity to explore the implications of some very big life decisions."

"I feel privileged to belong to a company that provides this support."



“Without a shadow of a doubt, people now have a better understanding of finance and their pensions. After attending a webinar or a one-to-one, people are much better informed. Pension one-to-ones are valuable not just for those approaching retirement but for younger people as well. By fine-tuning their pensions at that stage, they can retire earlier. Planning ahead can mean the difference between travelling the world and relying on food banks.

First Actuarial provides guidance that we wouldn’t be able to give. They’re experts in their field.”

Julie Cridland, Employee Experience Lead, Aster Group

Who we are and why you should choose us

First Actuarial is a leading provider of financial wellbeing services to UK employers. We also provide actuarial and consultancy advice to UK pension schemes.

As financial experts, we understand money and how to crunch the numbers. And as consultants, we're great communicators. This blend of skills means we're ideally placed to help you build and deliver an effective financial wellbeing programme for your organisation.

What sets us apart from the rest?



We're friendly

We use clear language that everyone understands. We take our work seriously, but we're very approachable and engaging. Our clients and their colleagues have a great time working with us and we think you will too.

We're free-thinking

Legal compliance is a starting point, but needn't be a strait-jacket. We think creatively about how to get you and your people the best possible outcome without taking risks.

We're flexible

Our team is professional and experienced. We'll get things done to your timescales. We will be your trusted partner, designing a programme to meet your needs using standard and bespoke modules.

Get in touch

Contact us now to find out more about our financial wellbeing services.



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About us

First Actuarial is owned by Gallagher, one of the world's leading insurance brokers, risk management and consulting firms. First Actuarial forms part of Gallagher's UK Benefits & HR Consulting division (GBS UK).

GBS UK is a leading provider in the pensions consultancy market, offering a full end-to-end retirement proposition, including actuarial and investment consulting, risk transfer, pensions administration and retirement communications. With experts positioned across all regions, we support pension schemes of all sizes across the full range of solutions.

First Actuarial operates nationally with more than 550 colleagues across seven UK offices. Our focus is on delivering high-quality advice and service at a fair and transparent level of fees.

We help you make sure your workforce is happy, engaged and productive.

First Actuarial

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Basingstoke Birmingham Leeds London
Manchester Peterborough Tonbridge

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