



DECEMBER 2022

MONTHLY CATCH UP WITH LIFETIME



Christmas is around the corner

Here we are, in the last month of another pretty tough year, but with the hopefully bright prospect of Christmas just around the corner.

2022 has been a year hit hard by the cost of living crisis, rising inflation and soaring energy bills, which for many of us has played havoc with our emotional and financial wellbeing.

Here at Lifetime we have tried to play our part in easing the stress and burden with our supportive financial wellbeing service.

We passionately believe that encouraging employees to talk about money and giving them answers in a safe, neutral environment could change their whole financial perspective, helping them enjoy the here and now, while also planning purposefully for the future.

It is important to ensure that your money and your financial circumstances isn't causing you sleepless nights and worry.

It is highly beneficial to have a full understanding of your personal finances, especially at this time of year when you are faced with extra expenditure, such as buying Christmas presents, nights out with friends and family, the company Christmas party and that 'big food shop'.

Knowing what you are spending over the festive period – and being fully in control - is crucial for your wellbeing, as well as your bank balance!

Lifetime can help with this. We have spent years helping people make better informed decisions with their money. Our financial wellbeing service gives people the confidence to take full control of their money, make future plans, and live their best life.

THANK YOU!

We would like to say a very big thank you if you have already engaged with us, either by filling in the online fact find, watching any of the numerous educational videos on your Learning Hub, or by giving us feedback on our survey.

If you haven't yet started your journey with us, please know that we are here to help you take those first steps whenever you are ready. We understand that everyone's life and circumstances are different, but creating a tailored financial plan will help you get to grips with any money issues, and make much more informed decisions, which in turn will provide peace of mind and that all important sense of security. You will be in a position where you will fully understand your financial situation.

We are looking forward to continuing working with you in 2023. Next year will bring further opportunities for you to engage with us, so look out for the emails with your invitation.

Lifetime's business highlights of 2022

Wellbeing in the workplace is such a vital topic and Lifetime are proud to be playing our part in raising the importance of having a financial wellbeing benefit which involves education, guidance and support to all employees.

We were recognised for our service by being named 'Workplace Financial Wellbeing Champion of the Year (UK) in the Worldwide Finance Awards 2022, and also the Most Customer-Focused Financial Advisory Firm (South Yorkshire) in the 2022 Northern Enterprise Awards.

Another highlight of our year was delivering a key presentation at the second Annual Health and Wellbeing at Work event, organised by The Institute of Government and Public Policy. The event explored the future of work beyond the Covid-19 pandemic, looked at important shifts in workplace culture, and highlighted what changes are likely to occur in the future.

Lifetime were also thrilled to announce Alzheimer's Research UK as our new charity partner. Over the duration of our partnership, we've pledged to raise money to support ground-breaking dementia research, while also raising awareness of the condition.



Google Reviews



I felt that I needed to seek help in securing my financial position for my remaining years. I am 72. Lifetime have shown me the way to do this. They have given me the confidence to release part of my funds for them to reinvest with a view to keeping up with the rising cost of living. Lifetime patiently guided me through the procedure and made sure I understood every step. I am looking forward to feeling more relaxed about my future now I have seen the projected figures drawn up by Lifetime's experts and feel I am in safe hands."



Ann Dearman

New year, new beginnings

The start of a new year is the perfect time for new beginnings.

By taking careful control of your money – and having a clear understanding of your financial position – you may be able to offset anxiety and stress, and in doing so make good financial decisions, rather than merely guessing.

As 2023 comes into sharp focus, use any spare time to look at what you have, what you want to do, and where you would like to be in the future.

Make 2023 your year of change; the year where you are in control of your finances, not the other way around. Make your emotional and financial wellbeing a top priority. Put a flexible plan into action. Knowing what you are going to need will enable you to live your life as you want, and will give you the power to achieve your plan, without having to say...oh, if only I'd known!.

Finally, from everyone at Lifetime we would like to thank you again for putting your trust and faith in us.

[Click here for a Christmas message.](#)



Enjoy a festive Wordsearch!

Christmas Wordsearch

Q F A D S S N O W F L A K E W N N T H
S H O B Q F T V C P D Z P I U G Q N O
A F H A X R X D Y B A U B L E Z R A L
N E R T V A H I P O Y P R E S E N T S
T L M A S N N O Z K L B F R W Q F B M
A V N M S K V O L I K I V H W A C A I
C E W M I I T L E L O P M N O M C P S
L S M H S N L R B L Y N L Z W S Z S T
A F C I S C C O E E P J S N W U I G L
U P X R L E C O W I E L V E S X A O E
S T I M E N A O P E N Y T E W D I C T
G A P I I S P O W E M D I A E D S H O
A P L E G E M F P T Z D E X Y L A H E
X Q P G H J I N G L E A X E M T E P A
C A R O L S N G G Q P F S R R W C T X

Presents
Carols
Elves
Santa
Holly
Noel
Reindeer
Snowflake
Mistletoe
Bauble
Sleigh
Jingle
Frankincense