

MONTHLY CATCH UP WITH LIFETIME



Where you could invest

Investing isn't just for those with pots and pots of spare cash.

It can be just the thing for investors with small amounts too. No matter how much money you have, everyone can venture into the world of investing.

Investing money can have many benefits, but one of the key ones is making your hard-earned savings work for you over the long term.

Whether you are building up your pension provisions, or using some of your savings better, investing can escalate the time it takes to achieve a goal, and help enhance your financial future.

In today's economic climate, when the cost of living is hitting households hard, inflation is at heights not seen for years, and returns with the bank are hard to come by, investing can be a way of not only growing what you have but preserving the real value of the money you have already worked hard to build up.

Even if finances appear tight there are ways of making your money go further.

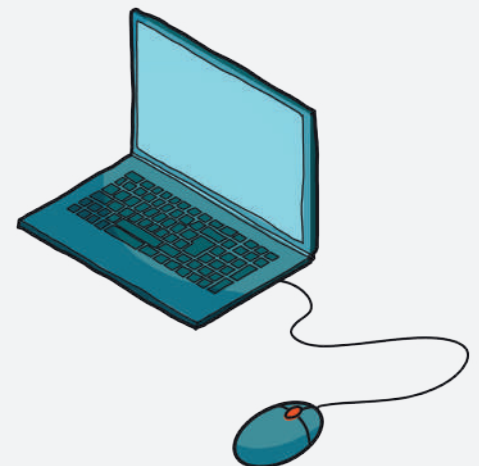
We have put together a series of videos, entitled 'Where You Could Invest' that we have placed on your Learning Hub.

Log on and watch the 'How to invest with a small amount of money' video, which will provide several pointers towards the right investment strategy for you.

Following that there are three further videos which explain the different areas of investment opportunity.

Kicking off the 'where you could invest' series is a video covering everything you need to know about a stocks and shares ISA.

That is followed by a video focusing on the benefits and drawbacks of cash ISAs, and then one explaining the Lifetime ISA.



Please log on to your Learning Hub and watch the three investment videos at your convenience.

- We don't believe individuals should be making decisions on where their money is invested without proper guidance. We believe the way forward is to first establish a financial plan that has considered all aspects of your current financial position.
- Also please look out for a new video being placed on your Learning Hub in July, entitled 'What are Stocks & Shares?'

Scan me for the hub!



“
Having a good grasp on what you're spending throughout the month can be really useful, and I find this can help me to decide how much I choose to save/invest each month.
”

Charlie Parker



Free consultation with mortgage adviser

Your employer and Lifetime are always looking at new and informative ways of helping you gain the knowledge, understanding and confidence to take control of your personal finances.

Now, as part of your workplace financial wellbeing benefit, there is the opportunity to have a free 15-minute consultation with a mortgage adviser.

Whether you are buying your first home, moving up the housing ladder, or looking to re-mortgage your current property, the time when you need a mortgage can be exciting. On the other hand it can also be stressful!



Lifetime mortgage adviser Scott Kershaw can help you with:

- Your first mortgage as a first time buyer
- A mortgage for your house move
- Your buy-to let property
- Product transfers

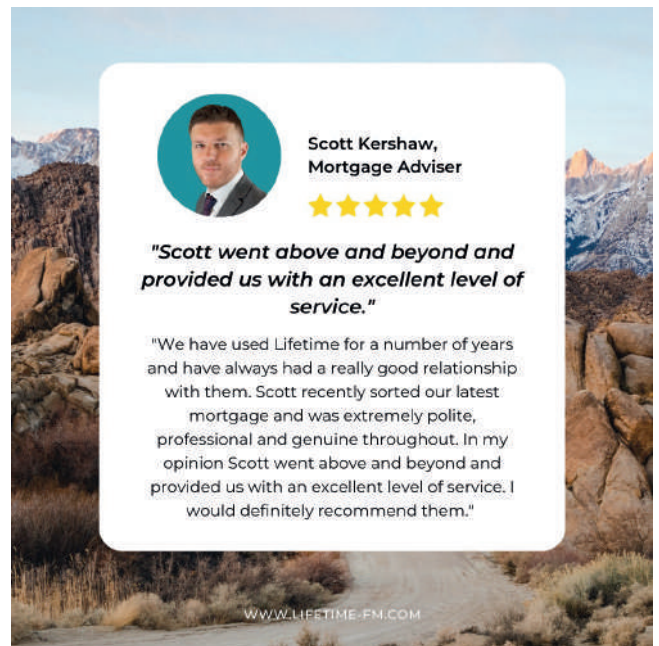
He will take the time to explain all of the different options to you, to make sure that you are with the right provider and have the right mortgage product.

With access to over 90 lenders, Scott and his team can show you all your options and get you the deal you want. Having access to so many lenders means he can show you comparisons and benefits to the deals you'll be accepted for, and saves you shopping around.

If you are moving into a new home you'll already have more than enough on your plate, but even if you just need help with a re-mortgage or product transfer then Scott and his team can take the burden of dealing with mortgage lenders off your shoulders.

If you have any mortgage queries or requirements, then click here for your free consultation:

<https://outlook.office365.com/owa/calendar/Bookachataboutamortgage@lifetime-fm.com/bookings/>



Inspirational awards night

Members of the Lifetime team were thrilled to attend the Yorkshire Choice Awards in Leeds on Friday, June 9th.

It was a wonderful occasion and a privilege to be among so many inspirational people doing so much good.

Lifetime had been nominated for the Customer Service Award, in recognition of our efforts to guide, support and advise as many people as possible, so they can live their best life, realise their dreams, and be confident and more knowledgeable when it comes to personal money matters.

