

# LORICA

*a healthy relationship with money*

workplace financial  
wellbeing services

help your employees  
develop a healthy  
relationship with money



SEMINARS

LUNCH  
& LEARN

INTERACTIVE  
TOOLS

INDIVIDUAL  
ADVICE

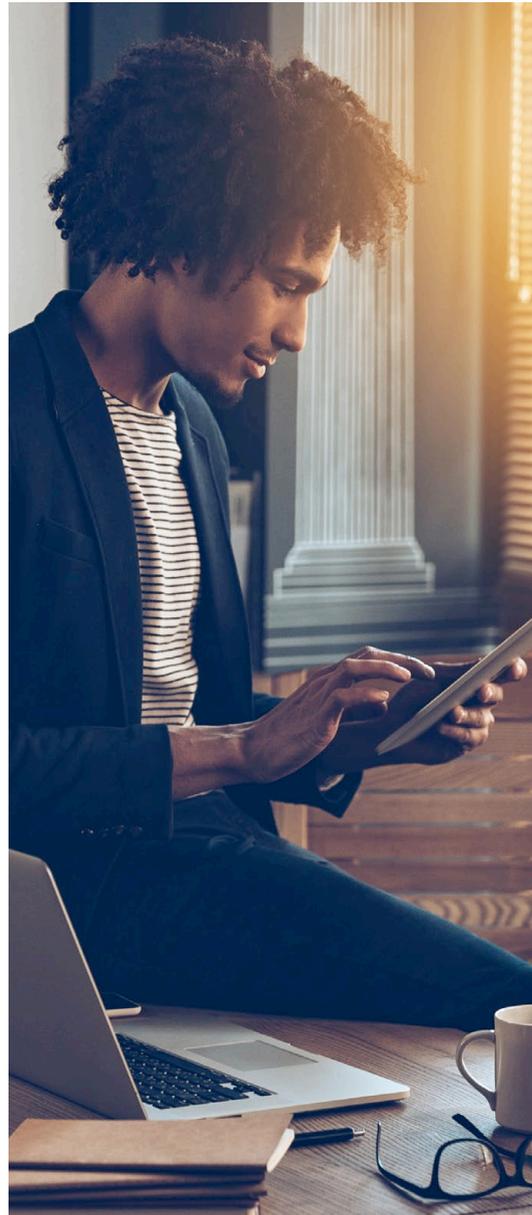
# Financial wellbeing: the ROI

Helping your employees to better understand and manage their money can deliver significant value back to your business. Research carried out in January 2016\* highlighted that **one in twelve UK workers are finding things financially difficult** and nearly a quarter are 'just about managing'. It is no surprise then that **one in eight people report that money worries have affected their ability to concentrate at work**.

For a typical employer, it is estimated that for every **£1 million of payroll cost**, around **4% (£40,000) is lost in productivity** due to **poor financial wellbeing**‡.

Lorica's workplace financial wellbeing services are designed to **put your employees back in control of their money**. We provide expert guidance in a **straightforward, simple and honest** way. You choose the most appropriate approach for your workforce and budget from our flexible range of services, including:

- **seminars on a wide range of financial topics and issues**
- **'lunch and learn' sessions**
- **individual financial planning advice for those that want or need it**
- **engaging communications**
- **plain English content and easy-to-follow guidance**



\*Neyber and Social Market Foundation 'Working Well' report, January 2016.

‡Barclays Bank, 'Financial wellbeing: the last taboo in the workplace' report, September 2014.

# Lorica's financial wellbeing services

## Seminars

Covering a wide range of financial topics and issues, tailored to your workforce. Often provided to segmented groups to ensure content is relevant to attendees.

## Individual advice

For employees that want or need an extra layer of support, to help them with more complicated financial matters.

## Lunch and learn

A more informal setting, so your employees feel relaxed and at ease, and can ask questions relevant to their own financial circumstances.

**“Through David’s advice I was able to retire nine years earlier than previously planned and deal with some sticky tax scenarios I wasn’t aware of. I continue to trust in his services to guide me through my retirement.”**

Director, leading golf manufacturer

Popular sessions include:	Typical audience
An introduction to personal financial success, looking at savings, allowances, pensions and sensible borrowing activity	New joiners, graduates, apprentices
Your personal journey to retiring comfortably; covering pensions, savings and other relevant factors	‘Mid-lifers’
The ever-changing landscape of pension rules and allowances	High earners
Pre-retirement planning: covering both the financial implications and other key considerations	Age 50+
Pension freedoms: the options, pros and cons, and transfer considerations for defined benefit members	Pension members

# Lorica: your financial wellbeing partner

Lorica has one simple aim: to help people develop a healthy relationship with money. Smart, everyday people, who work hard for their money and want more control of it.

Founded in 1989, today we focus exclusively on providing the very best financial tools, research, guidance and advisory services.

Everyone knows they should do more with their money, but they need **help to cut through the mystery**.

Our financial wellbeing programmes are designed to educate people on the most relevant and important aspects of managing their money. We use **straightforward language, visual aids** and **interactive tools** to ensure our sessions are lively, engaging, relevant and easy-to-understand.



“James presented to our employees on the dry, but important, subject of pensions and made it interesting, engaging and fun. I would strongly recommend James for future engagements of this nature; he has expert knowledge of his subject and ensures it is relevant to his audience. He is also good fun to work with.”

Head of HR, global Asian bank

## Find out more

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**Individual savings accounts (ISAs)**

- ✓ a savings or investment account you don't pay tax on
- £ contribute up to £20,000 a year

**adult ISA options**

cash	stocks & shares	innovative finance	lifetime*	help-to-buy*
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\*different contribution limits apply, and savings benefit from Government bonus.

**ISA TONIC**  
GET SOME LIFEZ IN YOUR SAVINGS