

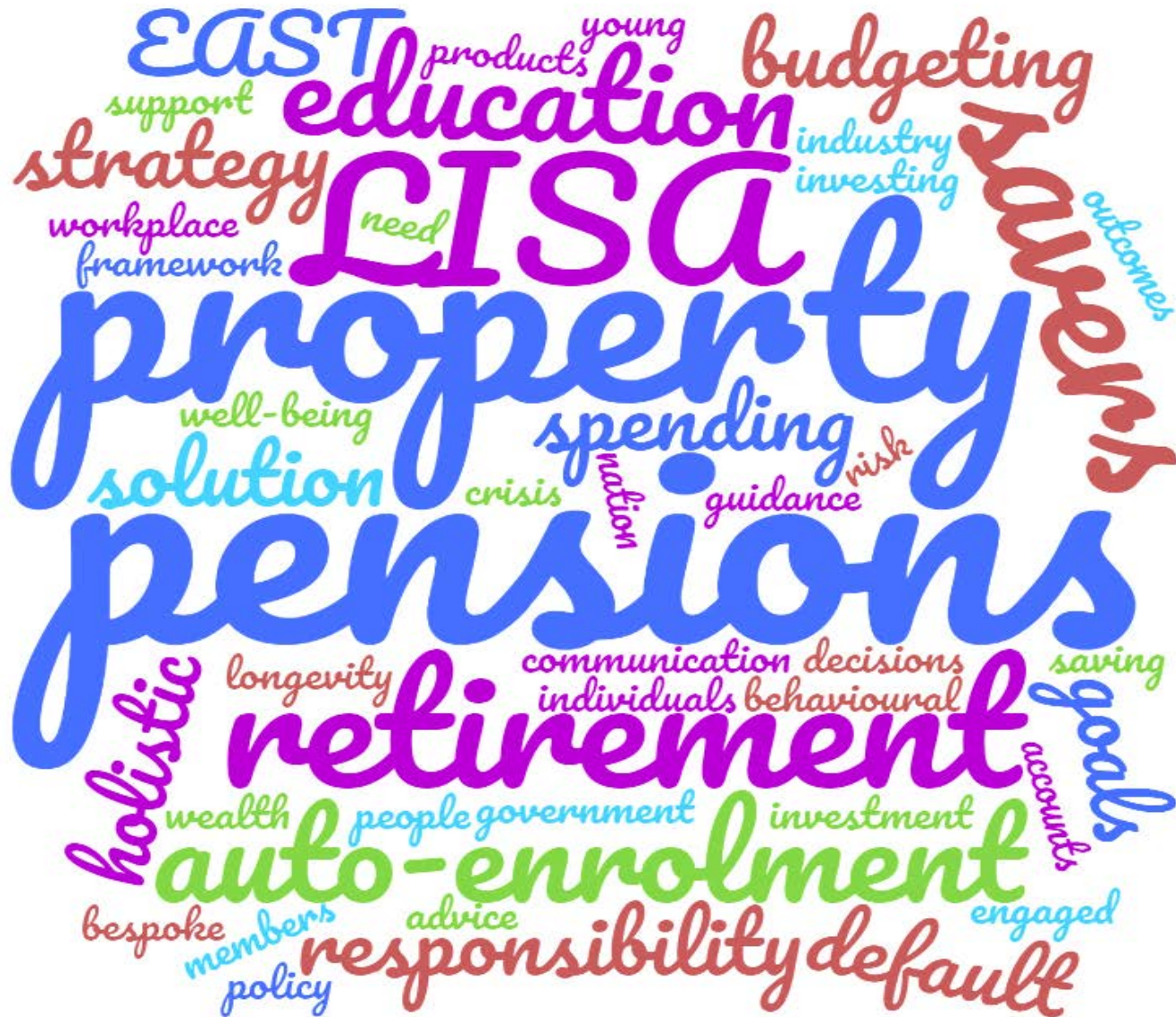


“Hi **Alexa**, how should I save for my pension”?

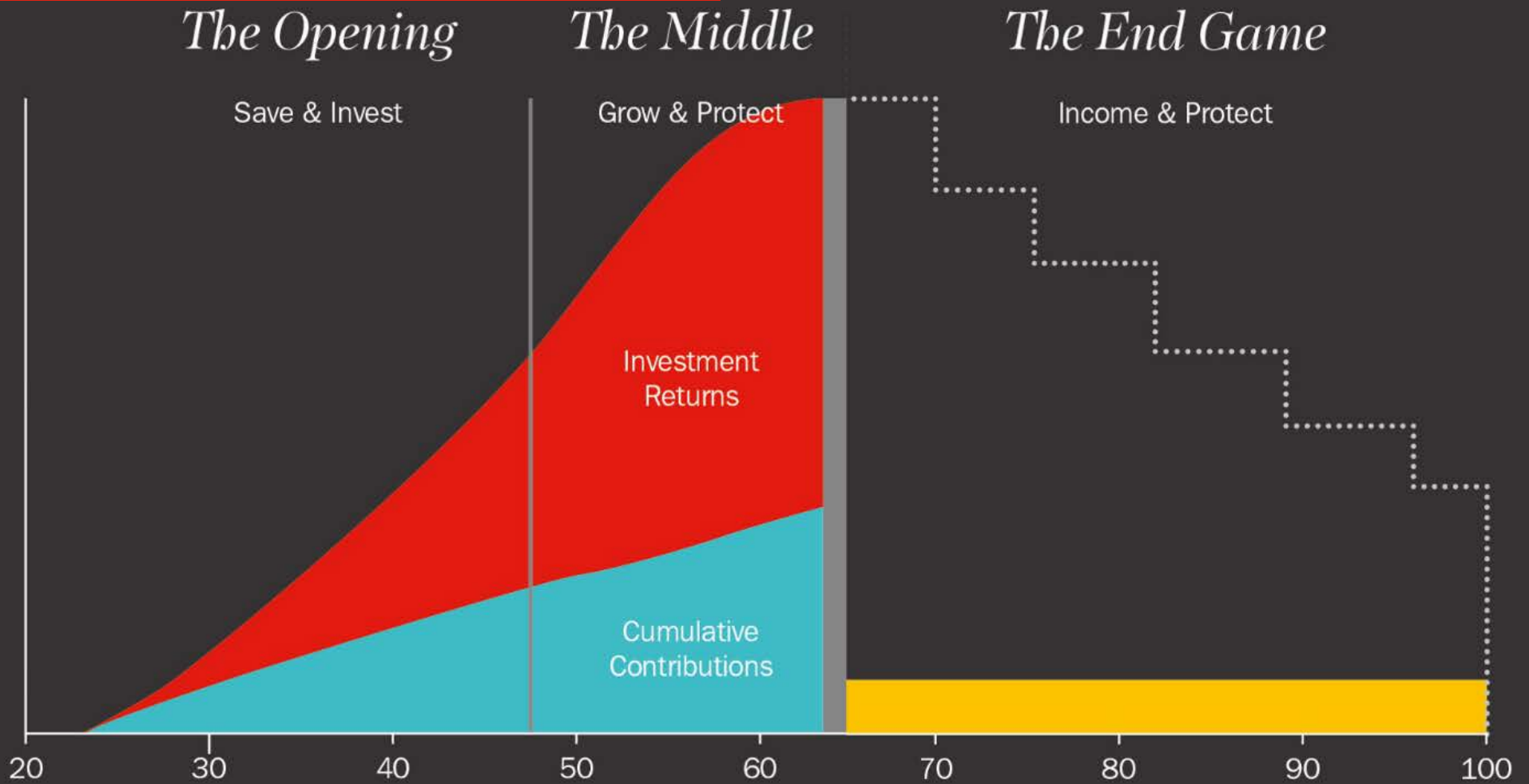
What are you trying to achieve?



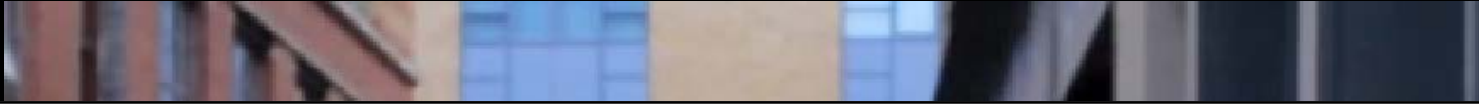
People have a lot to consider



Understand where you are on the journey



Are you saving enough for your retirement?



Self control is key to financial success in the future



Guardian
"An amazing—eye-opening, transformative, riveting—book from one of the greatest psychologists of our time."
—CAROL S. DWECK, PhD, AUTHOR OF MINDSET



THE MARSHMALLOW TEST



WHY SELF-CONTROL IS
THE ENGINE OF SUCCESS

WALTER MISCHEL

NATIONAL BESTSELLER
Over 10 million copies sold

A lack of financial education across all generations



Emotional connection is needed
for pension savings success



Empower you to make good decisions



Three steps to success

1. Engagement

EAST

Easy Attractive Social Timely

2. Education



3. Technology



How to engage members using
the EAST framework

E

Easy

A

Attractive

S

Social

T

Timely

How the DWP use the EAST framework to enrol you in a pension

4 REASONS TO STAY ENROLLED IN A WORKPLACE PENSION



Department for Work & Pensions

#DontIgnoreIt



easy



SAVING INTO ONE IS EASY

You may not have to do anything as if you are eligible you will be automatically enrolled.

attractive



YOU'LL GET EXTRA MONEY

When you pay in, your boss pays in too and you may also get tax relief from the government.

social



MILLIONS ARE DOING IT

6 million people have been automatically enrolled and are already benefiting from a workplace pension.

timely



START SOONER, GET MORE

The earlier you start saving, the more money you are likely to have when you retire.

Break down complexity through gamification



It isn't just for kids!



Use simple ideas to communicate complex decisions

YOUR CURRENT 401K



RANDY, THIS IS HOW YOUR 401K SHOULD LOOK

Click on either pot to see a comparison.

Your ideal 401k has the perfect proportion of stocks and bonds based on the number of years until you retire.

Your ideal 401k has a beautiful allocation that will help you minimize volatility and improve returns over the long-run.

Bloom can help you achieve this using the fund options in your current 401k. If comparative financial analysis puts you to sleep, click **NEXT** before you doze off.

YOUR IDEAL 401K



< PREVIOUS

NEXT >

Three steps to success

1. Engagement

EAST

Easy Attractive Social Timely

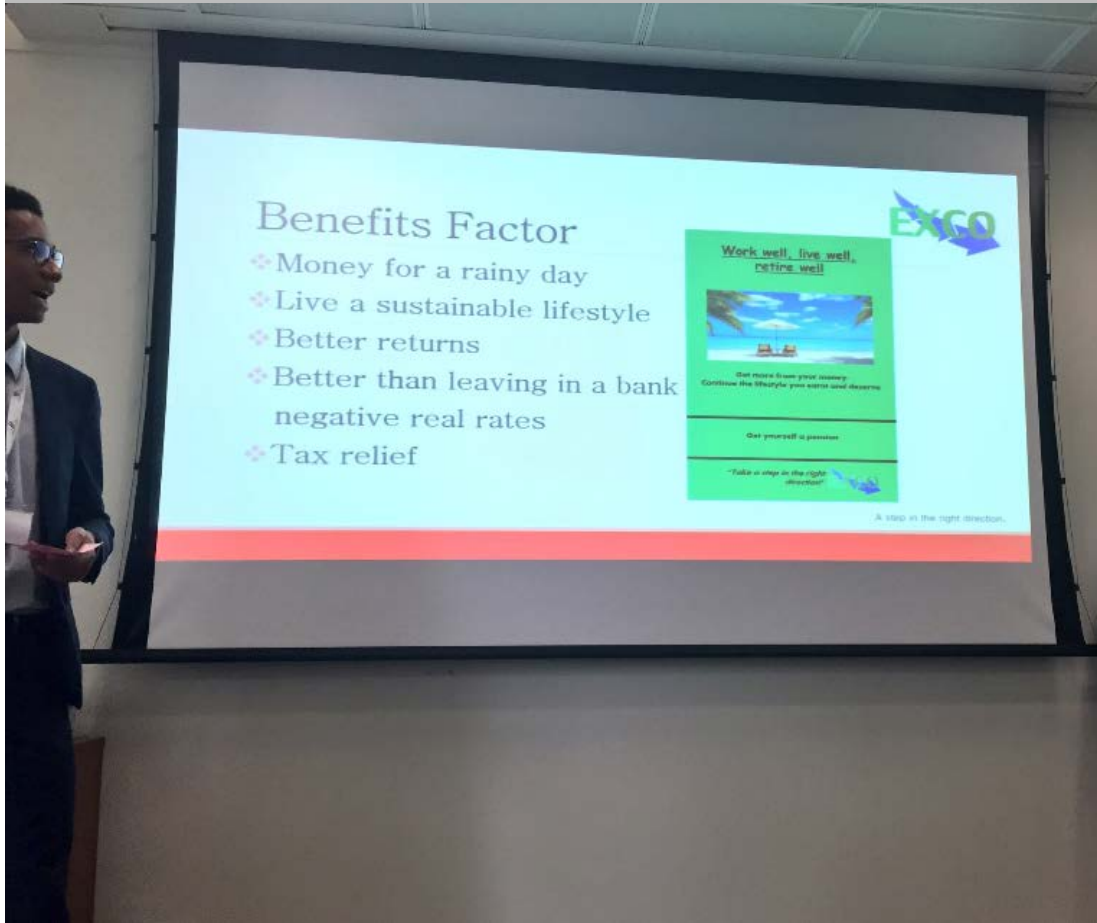
2. Education



3. Technology



What do today's millennials think?



“We have been neglected. Nobody’s told us about the need to save and invest.”

6th Form Student,
Trinity School

What do today's millennials think?



“I can't live off £150 per week, I want a lavish lifestyle when I get older.”

6th Form Student,
Trinity School

Do you understand the miracle of compounding?

The Miracle of compounding



Which would you rather have...
£10,000 per day for 30 days,
or 1p which is doubled every
day for 30 days?

DAY	£10,000 PER DAY	1P DOUBLED EVERY DAY
1	10,000	0.01
2	20,000	0.02
3	30,000	0.04
4	40,000	0.08
5	50,000	0.16
6	60,000	0.32
7	70,000	0.64
8	80,000	1.28
9	90,000	2.56
10	100,000	5.12
11	110,000	10.24
12	120,000	20.48
13	130,000	40.96
14	140,000	81.92
15	150,000	164
16	160,000	328
17	170,000	655
18	180,000	1,311
19	190,000	2,621
20	200,000	5,243
21	210,000	10,486
22	220,000	20,972
23	230,000	41,943
24	240,000	83,886
25	250,000	167,772
26	260,000	335,544
27	270,000	671,089
28	280,000	1,342,177
29	290,000	2,684,355
30	300,000	5,368,709

Three steps to success

1. Engagement

EAST

Easy Attractive Social Timely

2. Education

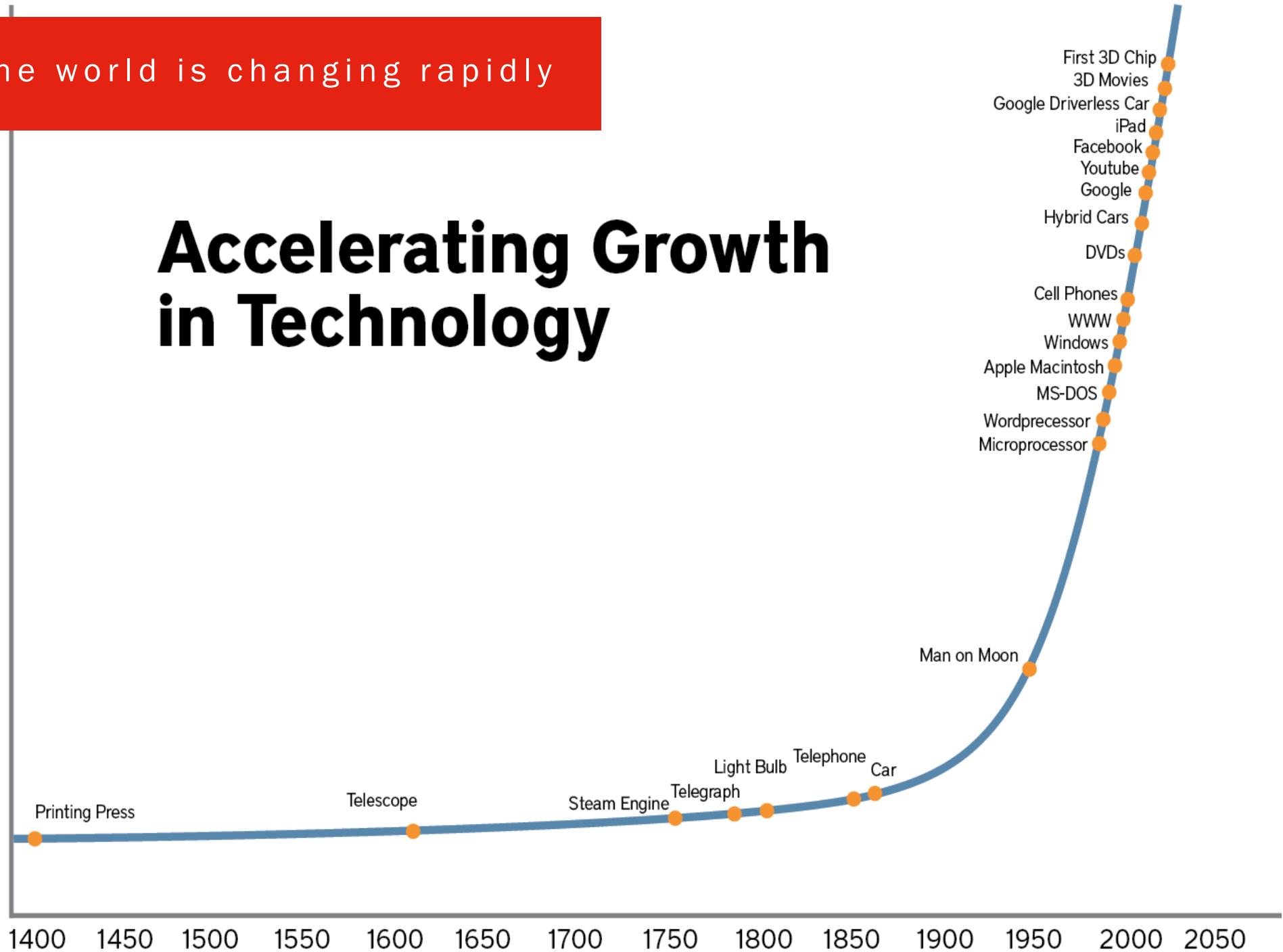


3. Technology



The world is changing rapidly

Accelerating Growth in Technology



The Olympic village will be
manned by robots



TOKYO 2020



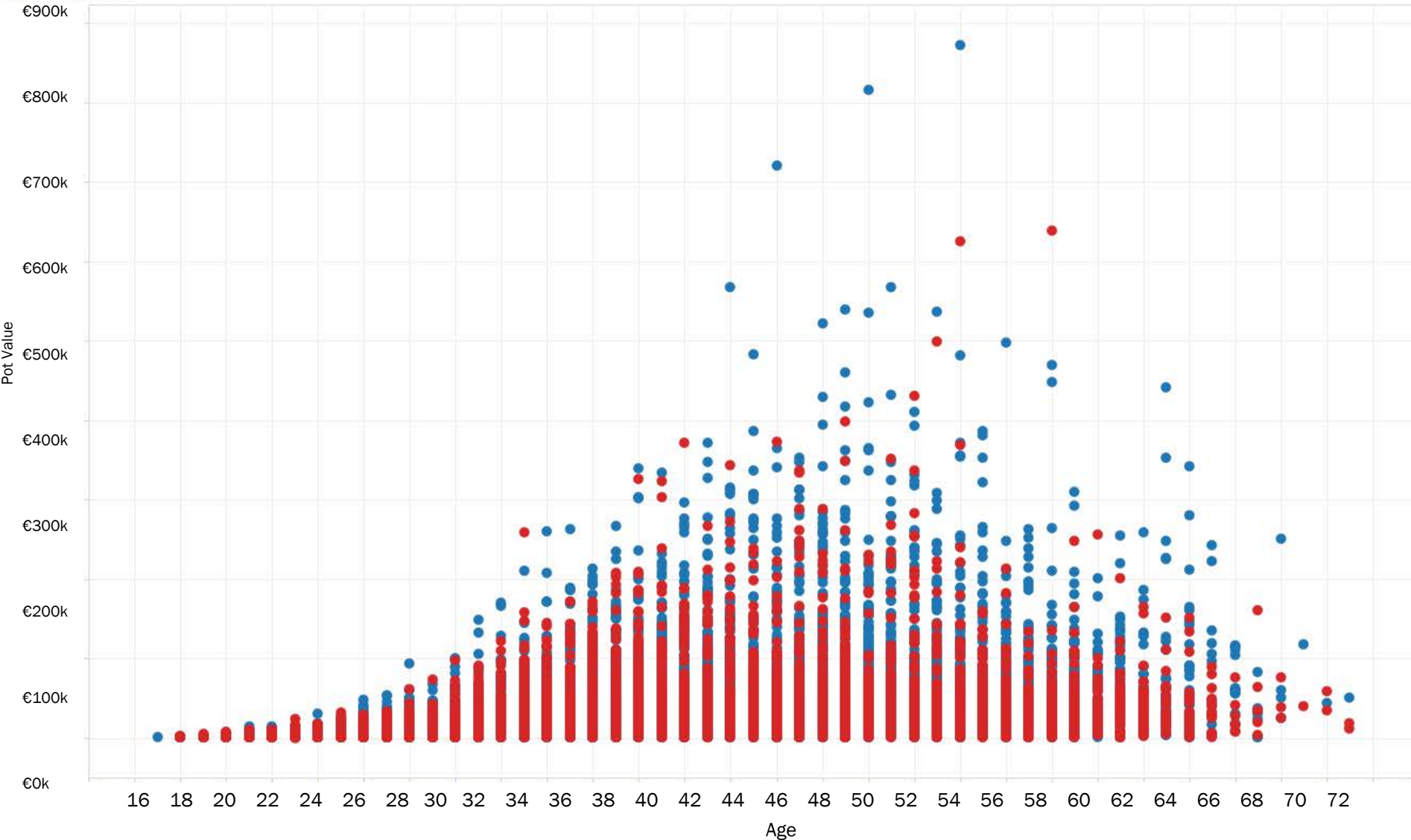
...and Trustees will look like this



Know what your members have..

Age by pot value of active members

Age vs Pot Value

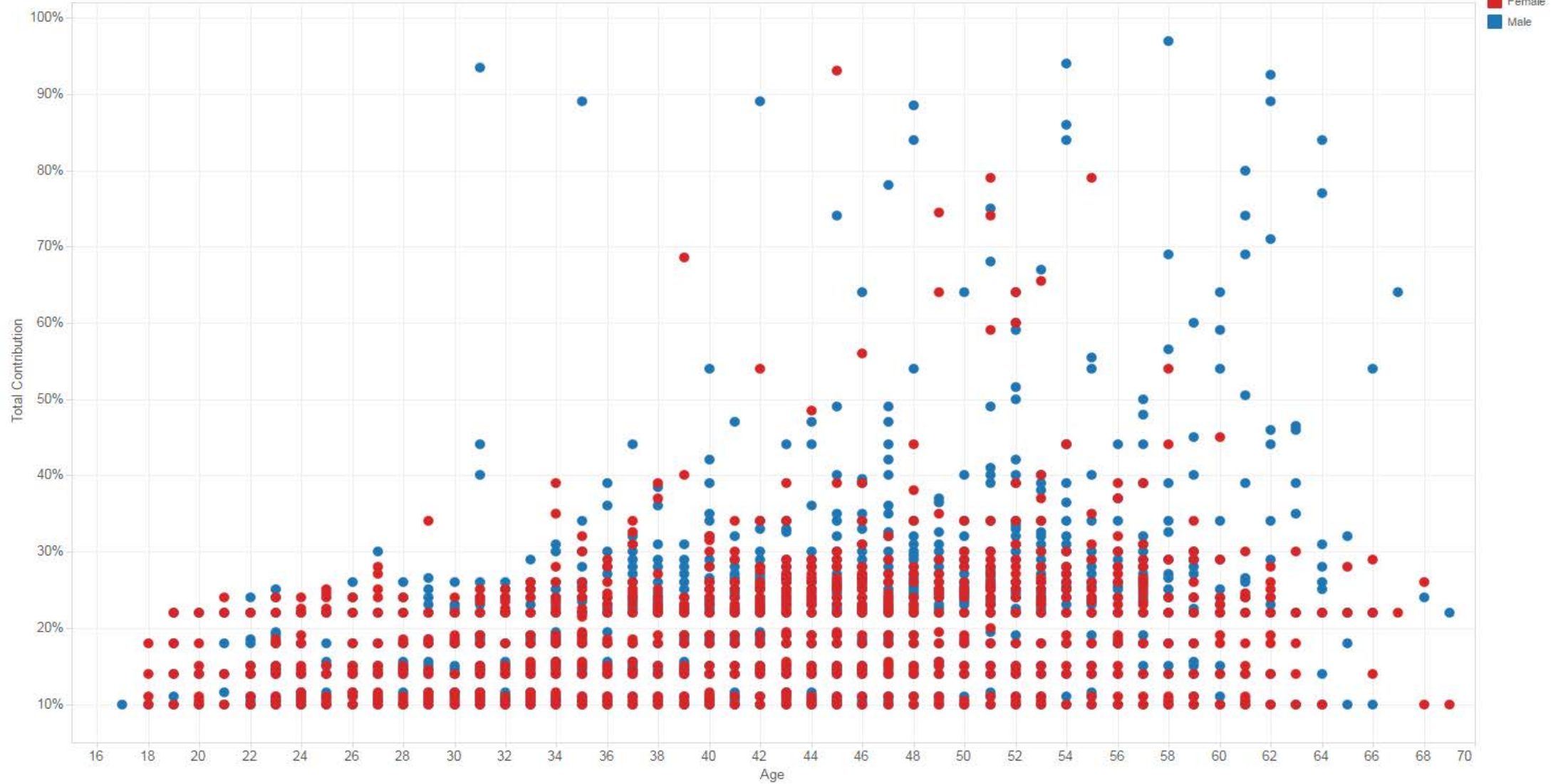


Number of members	13,760
Average age	39
Total Pot value	£567m
Average pot value	£42k

...and how much they pay

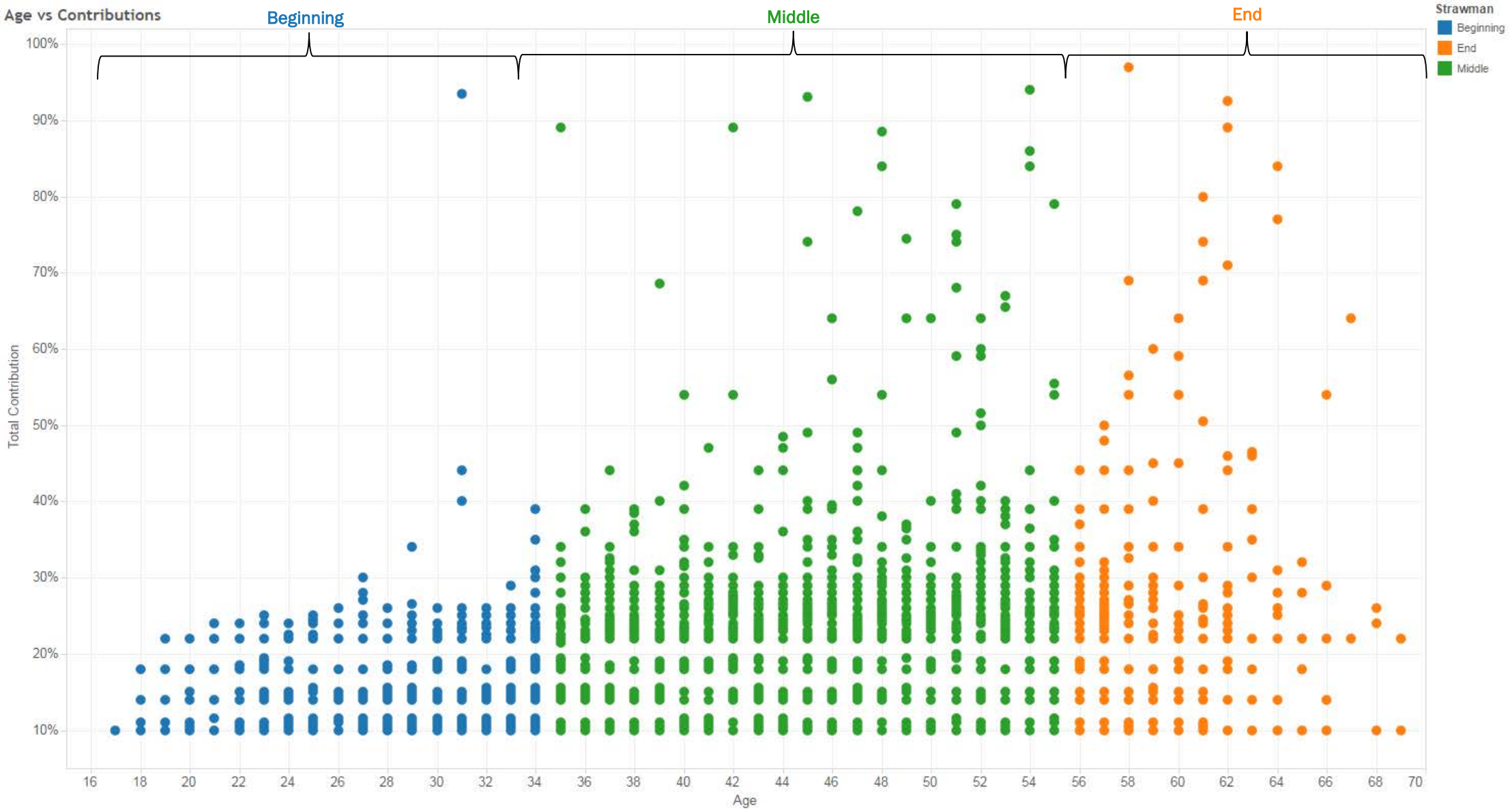
Age by contributions of active members

Age vs Contributions



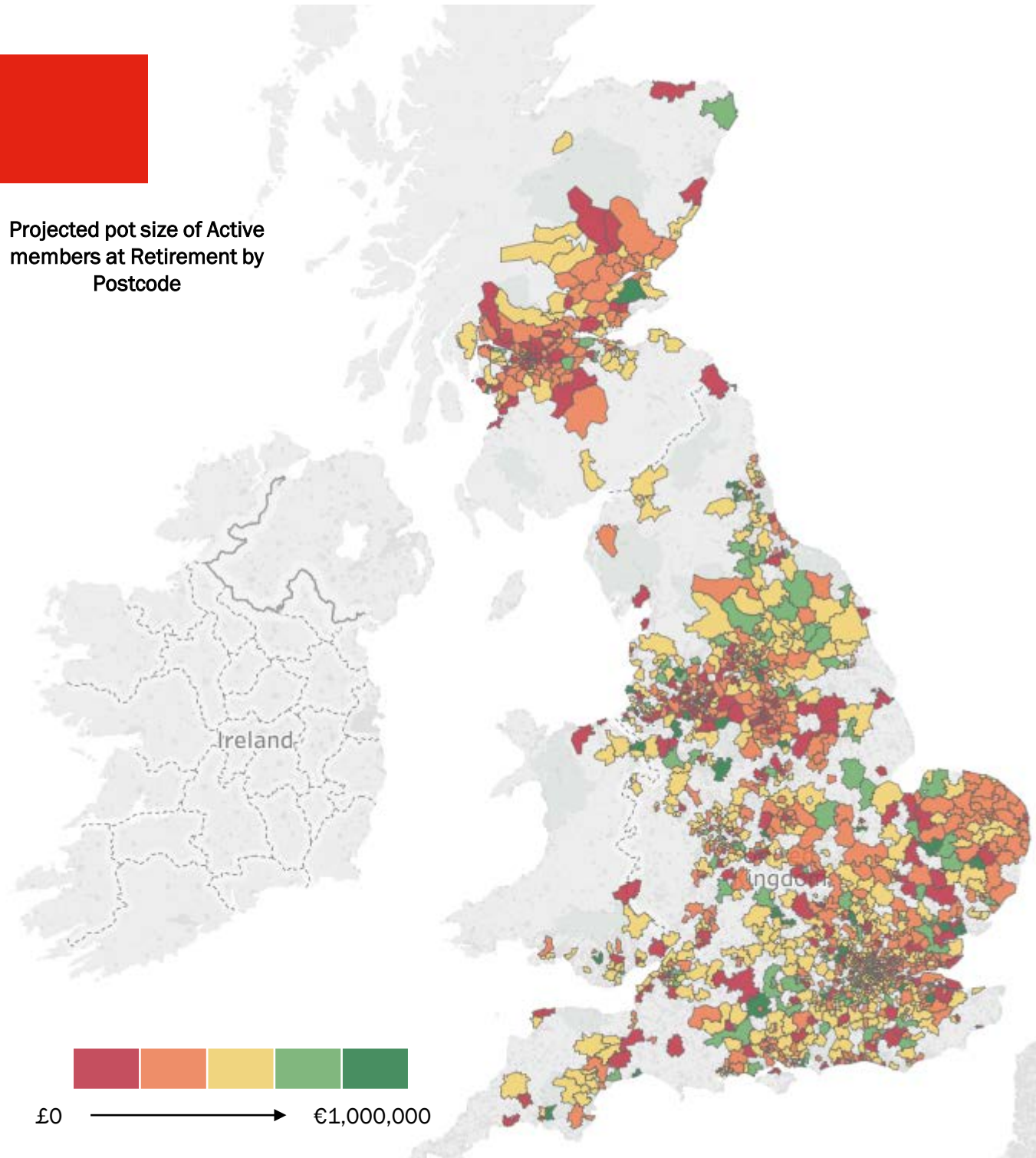
...by knowing where they are on their journey...

Age by contributions of active members split where they are on their retirement journey



...and are they on track?

Projected pot size of Active members at Retirement by Postcode



But one size doesn't fit all



Please do it for me, tailored to me

DO YOU WANT A DC STRATEGY THAT IS PERSONALISED TO YOU?



DO YOU WANT THIS TO BE DELIVERED THROUGH A QUICK & SIMPLE ONLINE TOOL?



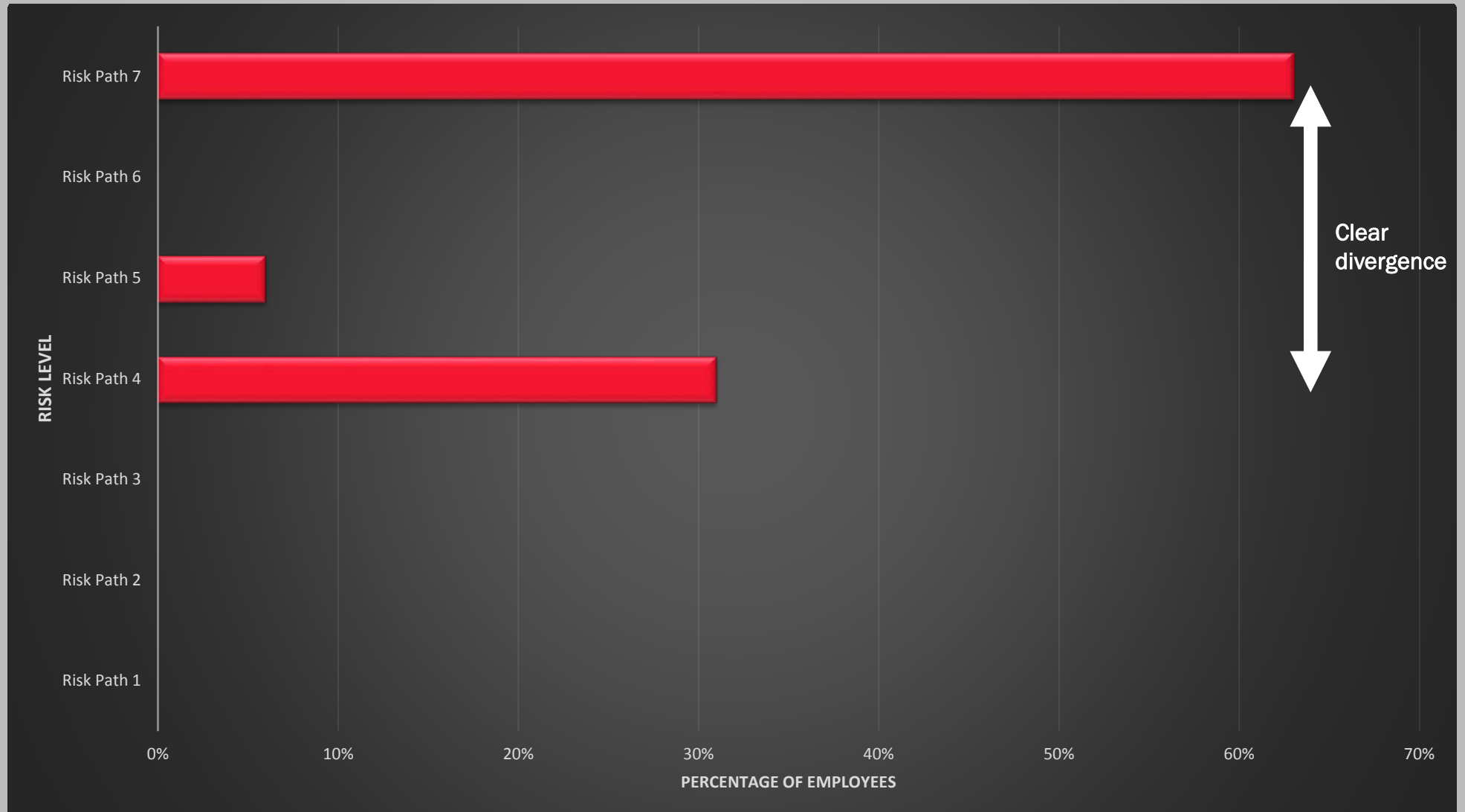
DO YOU WANT THIS TO BE DRIVEN BY REDINGTON EXPERTISE?



WANT TO FIND OUT HOW?
COME ALONG FOR LUNCH WITH WEALTH WIZARDS
TODAY @ 12PM - 1:30PM IN QE



We all have different risk profiles



Save for me

**YOU CAN RELAX
AND SAVE MONEY
AT THE SAME TIME**

OINKY
SaveWithOinky.com

Invest for me



Introducing Olivia


Your financial assistant powered by artificial intelligence



It's time to get personal



“Hi **Alexa**, how should I save for my pension”?



*“A society grows great
when old men plant
trees whose shade they
know they shall never
sit in”*

- Greek proverb

I'd love to hear from you



 robert.gardner@redington.co.uk

 07899 954 624

 @robertjgardner

 in/robertjgardner