



AAG
FINANCIAL EDUCATION

FINANCIAL EDUCATION: SESSIONS OVERVIEW

Financial Wellbeing starts with **knowledge** and **understanding**, followed by **action**. AAG Financial Education provides your employees with the confidence and tools to take control of their financial future. We appreciate that what works for one company may not work for another. Working with you, we'll design a Financial Education programme that suits you and your employees.

The sessions below are some of the most popular topics we are currently covering during our Financial Education 'Taster Days'.

Taking Financial Control: Covering a range of topics, the aim of this session is to provide an overview of financial terms and 'need to know' concepts. By the end of this session, you should be in a position to make informed decisions about your personal finances, regardless of your life stage. Whether you are considering investments, retirement planning, long-term savings, juggling day-to-day savings, managing student debt or trying to save for a mortgage, this session will provide a robust financial overview and can point you in the direction of more specific guidance or advice.

Understanding Your Pension: Pensions can be daunting and often confusing. During this session AAG Financial Education will outline the cycle of a pension, focusing on how to build your pension pot through a combination of Employer and Employee contributions before discussing how to access your pension pot at retirement. This session is designed to highlight important and often overlooked information regarding pensions to give employees a robust understanding of how to consolidate and manage them effectively.

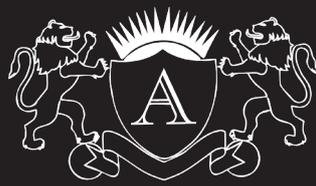
15 Years to Retirement: This session is appropriate for individuals with more complex pension and retirement planning concerns and who are likely to be within 15 years of retirement. By the end of this session, you will have a better understanding of the following concepts and how it may impact you such as: Annual Allowance, Funding Levels & Tax Relief, Carry Forward, Lifetime Allowance, Final Salary Pension Schemes and Retirement Income Options.

Saving Tax Efficiently: Pensions are one of the most tax-efficient ways to invest and tax relief continues to be a considerable advantage to the millions of people building a fund for retirement. Unfortunately, the government has started to reform the system. In this session, AAG Financial Education talks about additional ways to save tax efficiently and increase pension funding levels to make the most of your 'annual allowance'.

Advanced Tax Planning: This session is for individuals with more complex tax needs. The government reforms regarding pensions are limiting higher earners in the form of Annual Allowance and Lifetime Allowance caps. In this session, AAG Financial Education talks about additional ways to save tax efficiently to build a more efficient portfolio and to take advantage of other investment structures that provide tax benefits.

For more information or to book a 'Taster Day', please contact:
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What if? Protecting You & Your Family: We all strive to achieve a standard of living we feel comfortable with. What is less comforting is the thought that if the main earner in the family were to die or fall seriously ill, our standard of living would all but disappear. While the topic can be unnerving, in this session you will learn about concepts such as: Life Assurance vs Mortgages Protection, Family Income Benefit, Income Protection vs Critical Illness, Whole of Life Protection for IHT Planning and other concepts such as Waiver of Premium, Indexation and Total Permanent Disability, to ensure that you and your family are best protected against life's unpredictability.

Leaving Your Legacy: Wealth has traditionally passed from one generation to another after death. However, as we are all living longer, wealth is increasingly being transferred between generations during our lifetimes. A growing number of families are now wanting to know how best to manage their wealth collaboratively, across the generations. In this session, you will learn strategies to reduce Inheritance Tax liabilities as well as how families use their collective wealth to support each other efficiently during their lifetimes.

Planning Around Children: Planning around children can often be a daunting thought for parents or people thinking about starting a family. With the rise in the cost of living, many people are unsure as to how best to plan for their children's future. During this session, AAG Financial Education will discuss how to save for a child both in the short and medium term, before outlining the importance of concepts such as protection, wills and gifting. This session is designed to give a comprehensive overview of financial planning around children to help parents navigate the opportunities and allowances available to them.

One-to-one consultations: AAG also provide 60-minute one-to-one financial consultations at your offices so that employees can discuss their specific financial circumstances with a qualified Wealth Manager in a confidential environment.

Examples of topics that can be covered in the one-to-one consultations include:

- Retirement Planning & Pension Consolidation
- Pension legislation changes
- Final Salary Pensions
- Tax Efficient Savings & Investments
- ISAs, Junior ISAs & Saving for children
- Mortgages
- General Insurance
- Wills
- Inheritance Tax Planning
- Trust and Estate Planning

The Mortgage Clinic: AAG's in-house Mortgage Brokerage will be on hand to run a Mortgage Clinic throughout the day at your offices during which time employees can drop by and discuss their existing mortgage(s), Buy-To-Let mortgages and any other related queries.

For more information or to book a 'Taster Day', please contact:

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