Jelf Life After Work

Helping people make successful transitions from their working life into retirement

Life after Work is a range of services designed to help employees secure better outcomes for a brighter long-term future.

Through engaging with employers to ensure our work meets your needs and is in keeping with your style, culture and industry, we can provide your employees with the prompts, knowledge and support to enable them to make the best choices when it comes to retirement.

Our approach factors in both the financial and lifestyle aspects of planning for retirement - one of the biggest changes an individual can face. To best help them prepare for retirement a range of services are required, which are best delivered by specialists in each field.

11.9m people in the UK are failing to save enough for retirement...

Steve Webb, Pensions Minister, August 2014

Nearly one-in-five (19%) people who are not fully retired, expect that they will never be able to afford to retire from all paid employment.

Reproduced with permission from The Future of Retirement, published in 2013, by HSBC Insurance Holdings Limited, London

Helping your employees make a better transition to retirement

Engaging your most important asset

Employees are a company's most important asset but with no default retirement age, we can make sure there is pro-active engagement to get your staff really thinking about what they want their future to be.

To take control of their long-term futures

By encouraging consideration of more than just the usual financial aspects, your employees can plan to make the most of their time, health, relationships and what they can give back.

Tailored to the needs of your business

Our consultants will develop a flexible programme with you, tailored to the needs of your employees and your business. Things naturally change over time, so we provide feedback and suggestions for further improvement as well.

A range of services

We offer a range of services, each delivered by a suitably qualified and experienced expert in their field. The first step is a diagnostic phase where we meet with you to understand the culture, communication preferences and objectives of your organisation and your employees. We can then recommend a programme of training and services to meet your requirements.

	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Review Prompt																
Financial Planning Workshop																
Helpline																
Financial Advice																
Financial Clinics																
Lifestyle Workshop																
Jelf Retirement Income Finder																

A sample programme is detailed below, incorporating a variety of support and interventions at key life stages when important decisions and actions need to be taken.

Jelf | Workplace Savings

Our services

From April 2015 individuals will have much more freedom about how to use their pension savings, so the Government will make available free impartial guidance via consumer-facing organisations such as the Pensions Advisory Service and the Money Advice Service. This is called the Guidance Guarantee and employees should be actively encouraged to make use of it.

The Guidance Guarantee will be extremely useful but it will have limitations and by intention it leaves gaps. Jelf's support is complementary to the Guidance Guarantee and seeks to close any potential gaps. Life After Work is proactive, can offer solutions alongside information and puts you, the employer, in control.

Service	Overview
Financial planning workshops	In a world of pension freedom where advice has to be paid for, these half-day workshops help educate employees on better DIY financial planning. We consider the essential elements of good planning as well as how to get the big decisions right regarding pensions, investments, property and legacy.
Individual clinics	We assess what an employee's pension savings are likely to provide, in the context of their anticipated income needs and other income sources. We can also review their current contribution level, investment options and planned retirement age, building their understanding of the alternative choices available, both now and when they take their benefits. We also introduce a 'to-do list' of activities for them to take away.
Reminder service and retirement helpline	Our reminder service encourages employees to review their pension and retirement choices at key milestones. We provide prompts for employees to consider how much they should pay in, where to invest, and when and how to take their benefits. We offer a helpline so employees can discuss their concerns and ask questions.
Pre-retirement workshops from Jelf subsidiary LaterLife	For employees who are beginning to think about their life after work, they spend a day with us looking at the key aspects of planning for the future. This will include lifestyle planning as well as exploring relevant financial considerations. We also offer flexible online versions of the workshop.
Financial advice delivered by Jelf Financial Planning logo	We can provide personal financial advice for employees. They may have larger pension funds, more complex needs or simply want greater support. Our service reviews their current circumstances, helps them articulate their future aspirations and objectives, and then builds a financial plan to get from one to the other. The advice and service is unique to the individual, and we also provide ongoing reviews to check things remain on track.
Search the annuity market with Jelf Retirement Income Finder logo	For those employees who want a guaranteed income in retirement, Jelf Retirement Income Finder compares annuity rates available in the market, and hand-holds employees through the selection process with on-line, written and telephone-based information and support. There's also the option of getting advice where needed.
Websites and newsletters	We can provide access to websites with 3,000+ pages of information, focussed on the financial and lifestyle needs of the over 50s. In addition, we offer regular newsletters, which can be co-branded, to ensure individuals continue to receive useful information as retirement approaches and becomes a reality.

To ensure the workplace education needs of an entire workforce can be met, we also offer a portfolio of interactive workshops on a variety of topics targeted at individuals with specific financial needs through our Money at Work programme.

Taking the time today to plan for tomorrow

Jelf MONEY AT WORK

Jelf LIFE AFTER WORK

16-50

50-65+

Contact us Email lifeafterwork@jelfgroup.com Tel 0333 400 1106

*To get the most from our courses we suggest a limit on the maximum number of delegates.