

Financial Services *checklist* ✓

Get the most for your money with our selection of the best financial services, including property, legal, lending, investment and pension options

Take control of your pension with an online plan

TO PLAN ADEQUATELY FOR RETIREMENT you need full visibility of your savings and yet, according to a Which? poll*, almost half of Brits aged over 50 don't know the total value of their pensions. If you're nearing retirement, it's more important than ever to check your pension balances regularly and ensure you're on track to achieve the retirement you want.

If you're struggling to find out how much money you've built up over your career, PensionBee can help.

"PensionBee intrigued me because I'd failed with two previous corporate providers in the past and I wanted to combine my pensions into one new online plan. I enjoy the fact that I can access my pension account wherever I am. It puts everything into one place – I know where all my pensions are and it gives me the ability to manage my finances for now and the future."
— Tony (53), Customer

PensionBee will piece together your employment history to find any old workplace or private pensions you've lost track of and bring them together, all under one roof. Combining your old pensions into a simple online plan, with one clear

balance and one fair fee, will put you back in control of your pension savings. You'll be able to view your live pension balance, see your projected retirement income and contribute or take money out, from the age of 55, in just a few clicks.

You can set up direct debits or bank transfers and PensionBee's pension calculator can help you plan payments, so you can keep your retirement on track.

When PensionBee are not building the UK's best pension product, they're fighting for the rights of pension savers, whether that's by cracking down on hidden costs and too much jargon or campaigning for consumer switching guarantees. That's why we're the UK's most loved pension provider on Trustpilot.

One pension. One balance. One place.
Combine your old and lost pension pots into one new online plan. It takes just 5 minutes to sign up at pensionbee.com

PensionBee

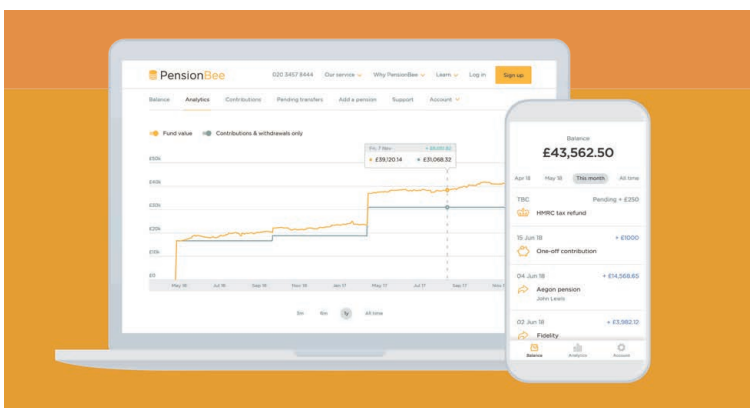
Pensions are an investment – your balance can go up and down, and your capital is at risk.

Award-winning personal and business savings



YOU WORK HARD for your savings, so why not make your savings work hard for you? Hampshire Trust Bank is focused on helping UK businesses realise their ambitions. At HTB, customer service is central. Dedicated UK-based support teams are on hand to provide an effective and helpful service to ensure customers receive the expertise they need to achieve their savings ambitions. HTB works hard to inspire people and businesses to have savings in place, to help them feel financially resilient and help them achieve their savings ambitions.

Find out more at htb.co.uk or call 020 7862 622



A modern approach to wealth management

HERE'S A SURPRISING FACT: many investment companies still use fax machines in their back office. In 2019 why would they need such a clunky old technology?

The sad truth is that lots of these firms have no incentive to change. So long as their customers keep paying high charges – fees for advice, management fees, and exit fees – they can sit back and enjoy the profits rolling in.

Nutmeg is different. In 2012, we were launched by ex-City workers fed up with the traditional wealth management business.

They created a digital wealth manager using technology to put customers first. Their mission:

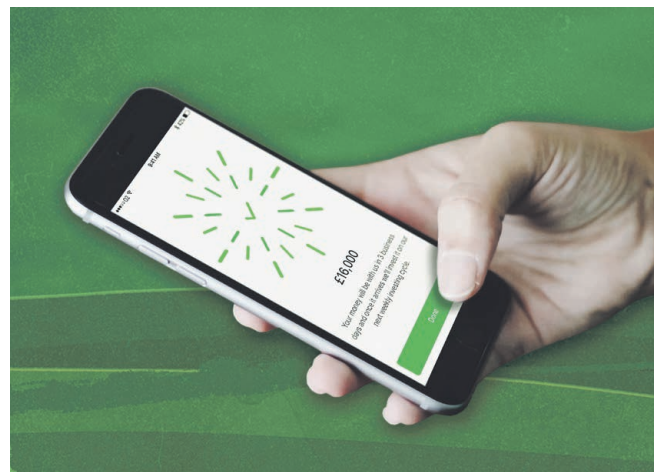
Low cost. Because high fees can reduce your investment returns and could stop you reaching your financial goals.

Transparency. Because you deserve to know exactly how and where your money is invested.

Easy to use. Because faxes are so last century. Today, you should be able to manage your investments easily in a mobile app.

Seven years on, YourMoney.com has awarded us Best Online Stocks & Shares ISA Provider for the fifth year running. We have more than 74,000 customers invested in our products, which include Lifetime ISAs and pensions.

That makes us the largest digital wealth manager



in the UK (Source: Boring Money; robo-adviser assets, 31/12/2018 were £3.2bn – Nutmeg accounted for £1.5bn or 47% market share).

As with all investing, your capital is at risk. The value of your portfolio with Nutmeg can go down as well as up and you may get back less than you invest. Tax treatment depends on individual circumstances and may be subject to change in the future.

nutmeg
THE DIGITAL WEALTH MANAGER

Open an account with Nutmeg today.
Visit nutmeg.com or call 020 3598 1515.

Dealing with debt

DEALING WITH DEBT IS AN important resolution, but it can be one that's really tough to tackle. So, where do you start?

Stretch your money further

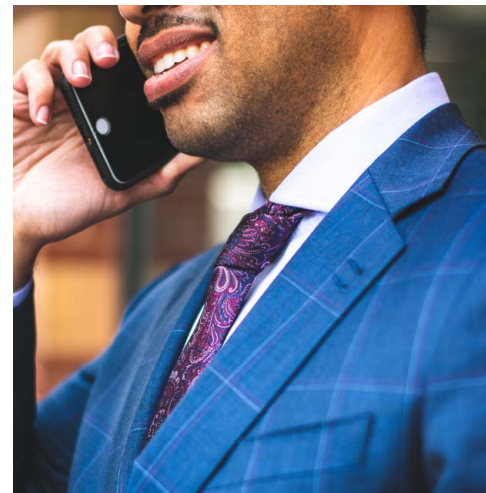
Assess your current situation to make it as budget-friendly as possible, by cutting costs where you can. Bring lunches to work instead of buying them or walk instead of driving or taking public transport.

Save for financial emergencies

Unexpected costs, such as a broken boiler, can seriously affect you if you're unprepared. Make sure you are safe from the impact of a future financial emergency, by planning ahead and saving – "just in case".

Research your options

It's always a good idea to research the different debt solutions available. This should be your first step if you want to deal with debt seriously. Don't be afraid to speak to friends and family about it.



Ask for help

If you're unsure how to follow through on your financial resolution, don't worry! There are many debt solutions out there, and it can be tough deciding which one is right for you, or even how to start the process.

National Debt Expert works with some of the UK's leading debt partners and can offer you a debt solution to help you write off your unaffordable debt.

Get in touch by calling 0808 3019 571 or visiting nationaldebtxpert.org.uk

National Debt Expert



Property investing without the hassle

SINCE THE 2008 CREDIT CRISIS, bridge financing has rapidly become an acceptable way to provide financing to individuals and private companies that are underserved by traditional banking lenders.

This change in landscape has created direct lending opportunities for high-net-worth individuals and sophisticated investors who are looking for alternative investment strategies.

Unlike buy-to-let investments, bridge loans typically generate higher returns, do not involve dealing with tenants and have more downside protection as the loan-to-value is capped at 70%.

Bridge Invest makes loans available to individuals or companies who pledge property. The property value is determined by an independent RICS-qualified surveyor. Investors can earn up to 8% per annum (after fees) and can choose which property they wish to lend against including how much they wish to lend (minimum £50,000).

Bridge Invest has disbursed £50m of loans, with £20m of loans having been repaid to date with zero loss of capital to any investor in any loan.

Visit bridgeinvest.co.uk, call 020 7305 5575, or email info@bridgeinvest.co.uk or for more information.

Registered with the FCA under the Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017, number 789857.



BRIDGE INVEST



Plan your finances with confidence

ARE YOU A TEACHER, DOCTOR, DENTIST OR LAWYER? Do you want to take control of your financial future?

If so, then start planning ahead with Wesleyan Financial Services who provide specialist advice to people in these professions.

With 178 years of experience, we have in-depth knowledge of the specific products and services tailored to customers' needs.

Our financial consultants can provide guidance on retirement planning, investing, funding and insurance whether you need help with the Teachers' Pension Scheme, your annual allowance, or the NHS Pension Scheme.

So, while we get on with helping you secure your future, you can remain focused on the essential work you do for society.



WESLEYAN

For more information on how Wesleyan can help with your specialist needs please visit wesleyan.co.uk/checklist

How easyMoney can help solve the savings crisis

The savings and investments markets are not working for savers. The market is peppered with bad cash ISAs that give low returns on savings products, which means people are not getting the returns they deserve from their money.

It's an endemic issue that easyMoney, part of Sir Stelios Haji-Ioannou's 'easy' family of brands, is tackling head-on by shaking up the market. Just as easyJet gave everyone in the UK and beyond better access to air travel, easyMoney is now giving people access to better quality investment products.

The truth is that existing savings products on the market just aren't pulling their weight. Even the very best easy-access cash ISAs out there offer a worryingly low 1.45%*. Inflation running at 1.9%** means that cash ISA

to 7.28% to investors across the UK - far better than cash ISA offers on the table.

easyMoney does this because they have no high-street branches that drive up costs and no old computer systems that need to be fixed every year. This allows them to pass on better rates to investors.

The 'easy' brand is known worldwide for giving people value for money, and that's exactly what they're giving investors with easyMoney. If you want better returns on your hard-earned money, visit easymoney.com today.

easyMoney

The easyMoney ISA is not a bank account and, as with all investing, your capital is at risk. E-Money Capital Ltd trading as easyMoney is authorised and regulated by the FCA (FRN 231680). No FSCS. Tax treatment dependent on individual circumstances and subject to change.

*moneysavingexpert.com/savings/cash-isa-transfers
**ons.gov.uk/economy/inflationandpriceindices



savers are actually losing money in real terms.

The big players are refusing to give investors competitive returns, but there are better options available. easyMoney's Innovative Finance ISA offers tax-free returns of up



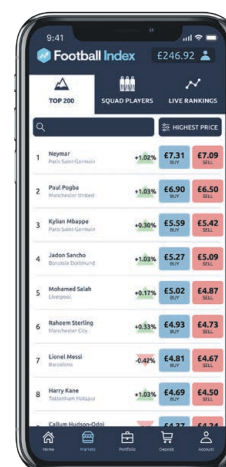
Football Index: changing the game

FOOTBALL BETTING IS CHANGING. Leading the charge away from traditional bookmakers is Football Index. The platform replicates a stock market, allowing users to buy and sell virtual shares in footballers. Share prices on the Index rise and fall based on supply and demand – the more traders purchase shares in a footballer, the higher prices rise. Likewise if more traders are selling, then shares will drop in value.

The platform went live in 2015 – and some traders have already made profits due to Football Index's speedy growth. Although you cannot lose more money than you put in, remember that Football Index is a gambling product so never bet more than you can afford to lose.

There are four ways to win with Football Index – ways that the shares you own can make money. The first revolves around capital appreciation, which works in the traditional sense: shares are bought at low prices and sold when their value increases.

The three other ways to win are rooted in Football Index's dividend structures. In-Play



dividends are payouts when players score goals and get assists. Match Day dividends are paid out to the forward, midfielder and defender that finish top of their respective ranking. The ranking is calculated through a scoring matrix, powered by Premier League partner Opta, which measures performance. The third set of payouts traders can win are Media dividends – paid to the players that come top of the Media Rankings. The Media scoring system takes 25 different news sources and grades player mentions in article headlines. As a rule of thumb, the player with the most positive media mentions on any one day wins dividends.

Football Index has created an accessible stock market which allows users to trade in something they love. Start building your portfolio and use code CHECKLIST2 at footballindex.co.uk to take advantage of their 7-day £1,000 money-back guarantee offer.



T&Cs apply, minimum £10 first deposit, 18+, begambleaware.co.uk, capital at risk.

Are your savings growing in reverse?

YOU MIGHT NOT ASSOCIATE buying a car with making money. But Buy2LetCars lets you do just that.

The company allows people to fund cars which are then leased out through its FN50-listed sister company Wheels4sure for proven returns of up to 11% per annum. With interest rates allowing inflation to erode your

hard-earned capital, Buy2LetCars has provided a solution for investors for over seven years.

With their rock solid 5 star TrustPilot reviews you can be assured your money is in very safe hands. Whatever you're saving for we aim to make your money work harder so that it delivers the best returns possible.



Key benefits:

- Asset-backed UK investment
- Annual returns from 7% to 11%
- Invest from just £7,000
- Fixed monthly income
- Fixed three year-term
- 100% repayment record
- Hands free investment
- Zero fees.

Think of what you could be doing with your high return investment! To receive an extra 1% per annum uplift, quote CHECKLIST when applying at buy2letcars.com, or call 020 8289 6667.

buy2letcars
YOUR VEHICLE FOR FINANCIAL GROWTH