



THE BEST AROUND.

FINANCIAL DECISION-MAKING TOOLS FOR A BRIGHTER FUTURE.



A Gallagher Company

INTRODUCING OUR LIFETIME TOOLBOX

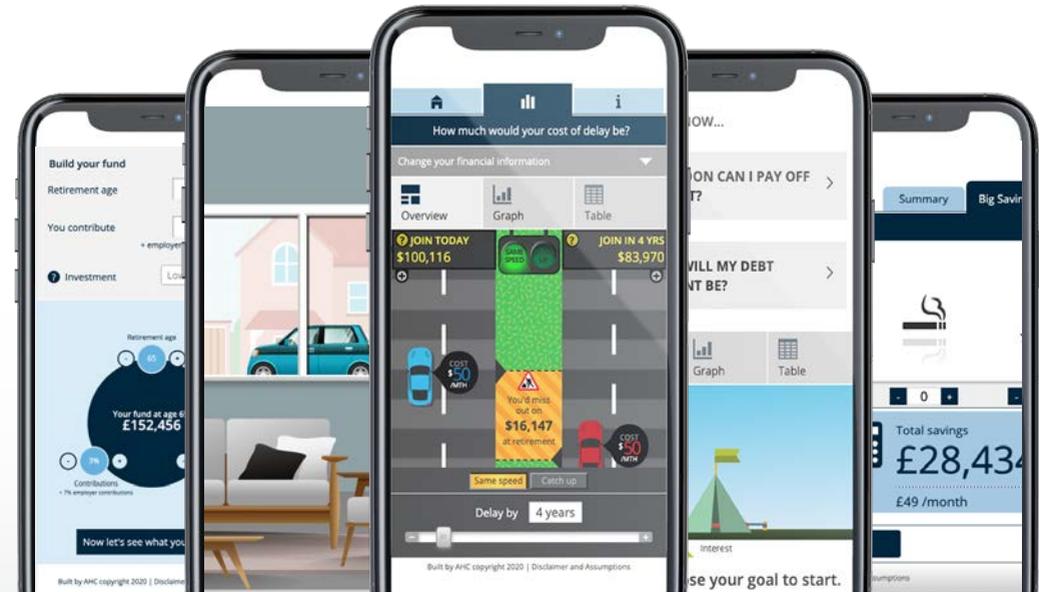
Lifelong value. **All in one place.**

Our Lifetime Toolbox is a suite of customisable financial decision-making tools, that offer an effective, low-cost solution that make retirement planning come alive for your members.

All the products in the Toolbox are 'ready to go', because the extensive development work has already been done. That's why there are no set-up costs or minimum subscription periods, just a small monthly fee. It also makes them the perfect solution when time is of the essence and deadlines are tight.

It's about lifestyle and choice. It's about giving your employees the confidence and understanding to make better financial decisions.

All the products in the Lifetime Toolbox fit together seamlessly, to create an innovative, fun and easy way for your members to interact with their pension – or they can be purchased as individual products to complement your existing tools.



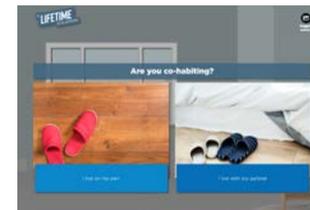
HITTING THE TARGET



Scan for demo



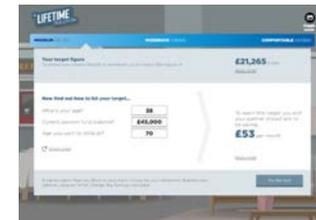
Fun and interactive, Hitting the Target enables employees to build a picture of their retirement lifestyle by answering simple multiple-choice questions on topics including their home, travel and leisure pursuits.



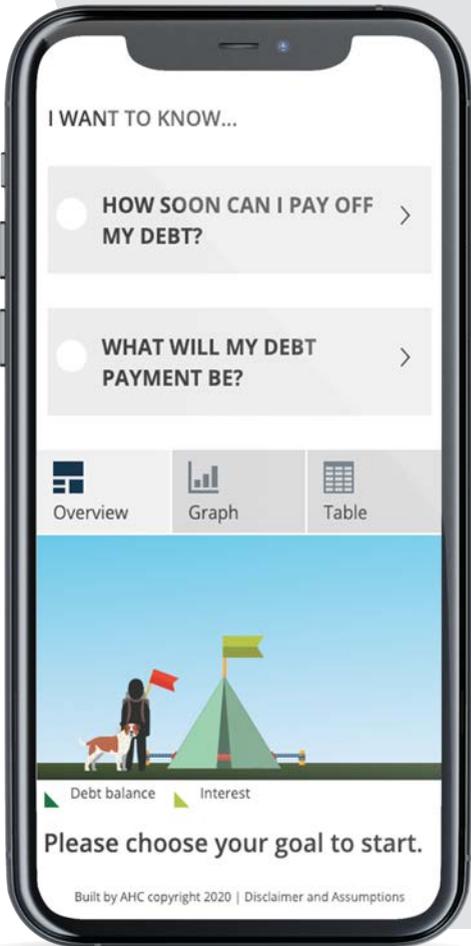
As users interact with the widget, an animated living room scene is populated with items based on their answers, creating a complete personalised picture of their life after work.



The integrated maths engine has been developed to calculate the income required to support the desired lifestyle and presents a retirement income target and the monthly savings required to achieve it.



hittingthetarget.ahc.com



DEBT

Empower your employees to achieve the unachievable by taking control of their debt, paying it off sooner, getting a lower rate or minimising it.

The debt modeller offers an easy-to-use introduction to personal debt management by using an interactive, engaging scene to help users visualise an aspirational outcome.

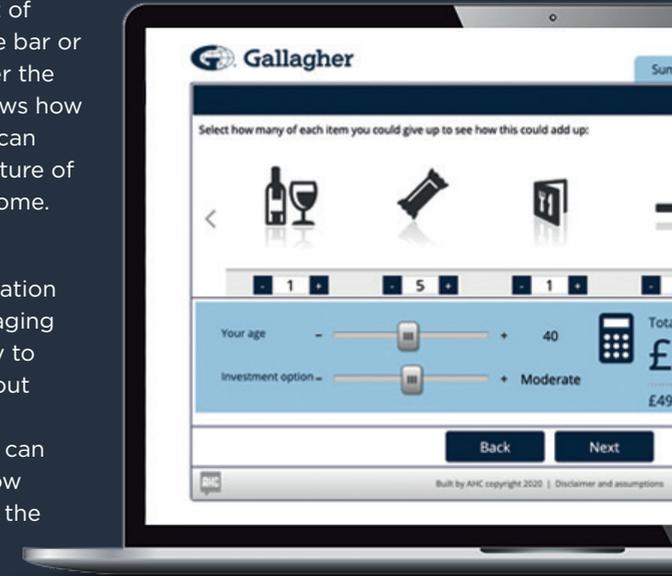
In just a few simple steps, employees input amounts owed then enter realistic repayment amounts and frequencies to help them determine how long a debt might take to be repaid.

SMALL CHANGE, BIG SAVINGS

Illustrate how saving a little bit of money now, can build up to a significant amount in retirement.

By demonstrating how the cost of small items, such as a chocolate bar or a cup of coffee, can add up over the years, this clever calculator shows how making small lifestyle changes can make a real difference to the future of your employee's retirement income.

The Small Change, Big Savings calculator makes financial education attractive, and this simple, engaging tool offers users an opportunity to help themselves learn more about their spending habits - and it's customisable too, meaning you can include everyday items you know your employees will relate to in the calculations.



COST OF DELAY

Members often don't realise the actual cost of waiting to start saving for retirement. In partnership with AHC's other Lifetime products, this simple calculator drives action by letting employees see, often for the first time, how costly the decision not to act today can be.

Powered through a few simple inputs, Cost of Delay lets employees see how much they could lose by delaying important decisions about their contributions.

Using the sliders, employees can tailor the experience to create more meaningful results.

As well as showing employees how much they're missing out on, the tool also shows how much more they would need to pay in order to reach the same pension value in retirement if they delay increasing their contributions.



DC MODELLER

Since the introduction of the pension freedoms, DC savers have more options than ever before. The DC modeller shows employees what their DC fund could grow to at retirement and the potential benefits it could provide.

Combining clear graphics and intuitive inputs, the DC modeller helps employees model their financial future.

By interacting with the modeller dashboard, employees are able to discover the relationship between contributions, investment returns and retirement age on their projected savings.

After calculating their fund balance at retirement, employees can model their retirement options including cash, drawdown, buying an annuity or a combination of all three.



AWARD WINNING



**TECHNOLOGY INNOVATION
OF THE YEAR**
UK Pensions Awards 2019



**BEST FOR COMPLEX
FINANCIAL COMMUNICATIONS**
M&A Awards 2017



**BEST PENSIONS
COMMUNICATIONS
(IN ASSOCIATION WITH IMI PLC.)**
Employee Benefits Awards 2019



HIGHLY COMMENDED
Organisational Cultural
Excellence Awards 2016



**COMMUNICATION
INITIATIVE OF THE YEAR**
Professional Pensions Awards 2018



**BEST COMMUNICATIONS
PROVIDER**
Pensions Insight DC Awards 2015



AWARDED
Sunday Times SME Export
Track Top 100 2016 and 2017



**BEST MEMBER
COMMUNICATION STRATEGY**
Corporate Adviser Awards 2015

GET IN TOUCH



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