



FAITH LIVERSEGE

STORYTELLER

# Millennials and finance





# Faith Liversedge

- 18 years' experience
- Journalism, marketing
- Award-winning campaigns



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[www.faithliversedge.co.uk](http://www.faithliversedge.co.uk)

# WRAP WARS



HAS YOUR  
PLATFORM  
TURNED INTO A



nucleus

nucleus

Retirement revolution:  
the changing face of retirement

# Millennials... who?

- Generation Y
- Born between 1981-1997
- Age 20-36



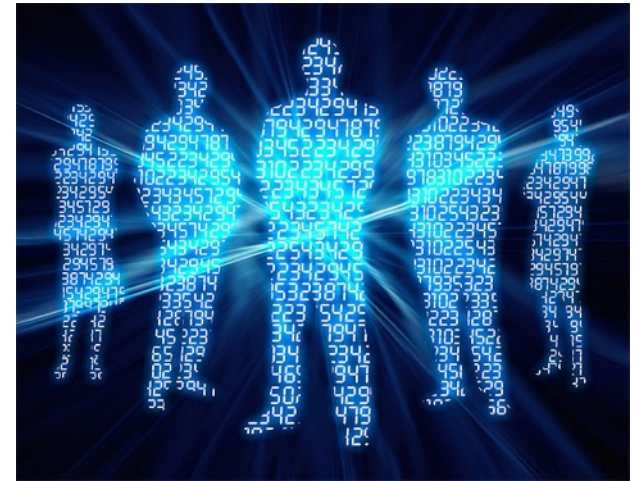


# 1994





# 2015





“Only 36% of UK consumers say they trust financial services firms.”

FSCS, 2016

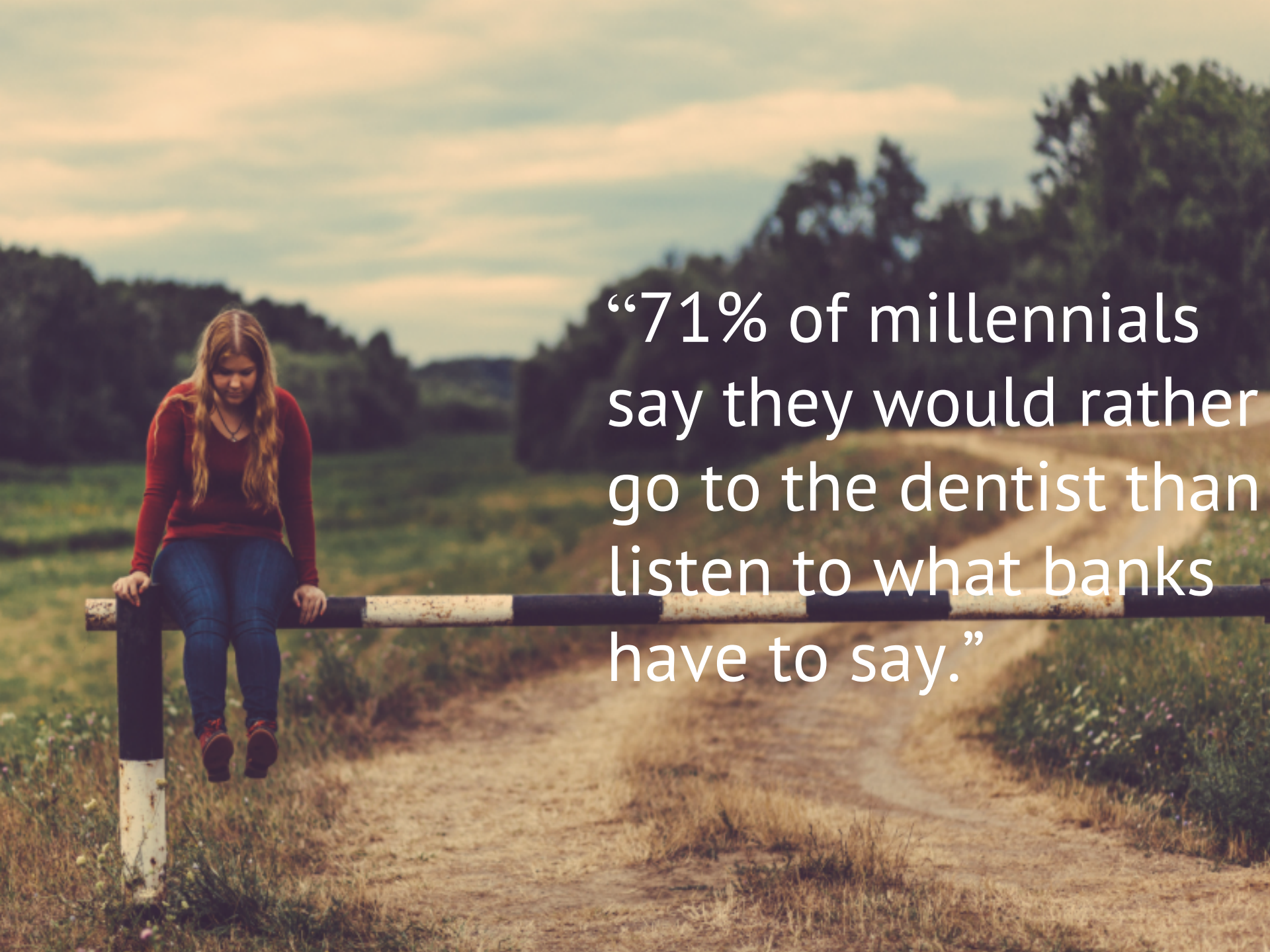












“71% of millennials  
say they would rather  
go to the dentist than  
listen to what banks  
have to say.”

# Why the fuss?

- As big as Baby Boomer generation
- Historic student debt
- Lower career prospects
- Experiences not assets
- Shared economy

“Study after study shows that starting to save in your 20s pays massive dividends, as it allows your savings to compound over time.”





"YOLO generation are clueless when it comes to money"

"Millionaire to millennials: stop buying avocado toast if you want to buy a home"

"Blame millennials for the vanishing bar of soap"

"Millennials find cereal too much work to eat"







But actually they:

- Drink less
- Smoke less
- Take fewer drugs
- More responsible
- More health conscious
- More likely to be influenced by parents on finances



"16% of millennials  
save more than three  
quarters of their disposable  
income each month; 23% save  
half."

Experian 2016

“The biggest barrier to investing among millennials is a lack of knowledge and support (52%).”

Boring Money, 2017



"Millennials trust people over brands."

Bazaar Voice, 2012

What does this mean? 👍😊👏

- Appetite for educational resources
- Must be accessible/relevant
- Social proof (not given by provider)
- Content marketing
- Personalised
- Relatable
- Speaking their lingo



## 10) People Collaborating



## 6) Business People Working Together



## 3) Best. Meeting. Ever.









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## Standard Life Wrap

We believe our Wrap offers the fullest, most flexible, coherent, and stable adviser platform in the market and is consistently evolving to stand the test of time. Since the launch in 2006, we've helped businesses transform their service to clients and adapt to the changing regulatory landscape. We continue to grow and are committed to helping you build long term business success.

Standard Life won the Aberdeen Platform Awards in 2014 and 2015 and was voted Best Large Platform Provider (AUM over £12.5 billion) by the adviser community.



### Are you prepared?

Keep up to date with the changes and trends happening across our industry, along with the challenges and opportunities they present.

Visit our Smarter Business Hub on Money Marketing for commentary and debate from a range of industry experts.

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Call charges will vary.

We're the first scale platform in the UK to move entirely to unbundled (clean) mutual fund sales and existing clients. This means we are ready to help you meet the requirements of the sub effect on 6 April 2016.

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## We never stop trying to deliver an even better wrap service.

Since Transact started operating in 2000 we started something of a revolution in the UK by launching the Transact wrap service. Now you might be forgiven for thinking, given our success, that we might kick back, take it easy and live off past glories.

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### A smarter, simpler way to manage complex financial plans.

Our award-winning wrap service already has a loyal following from a large number of financial advisers and planners in the UK – and for good reason.

In simple terms Transact is a smarter, more effective and efficient way to aggregate and manage your clients' investment portfolios and financial plans

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### Adviser site

This content is aimed at financial advisers only and should not be relied on by retail clients.

## A wrap platform that makes investing simple


Make life easier and start managing all of your client's investments in one place.

Give yourself more time with your clients and less time on admin. And rely on us for full training and support, easy-to-use tools, and simple, transparent charges. You can invest using our choice of product wrappers, and move money quickly and easily when you need to.

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### Elevate - tailored to fit your business and make life easier



**A brief overview of Elevate**

When you use Elevate, you can manage all of your client's investments in one place, making it much easier for you both to see the bigger financial picture. As well as allowing you to place investment transactions quickly and securely on their behalf.

Watch our short overview video to find out the benefits of using Elevate.

Key to this is shifting the business from a product sales led focus to an approach based on end to end customer experience and data driven insight, as well as moving beyond the rational economics behind much traditional financial communication, towards creating a positive emotional resonance in customers with innovative engaging marketing using innovative digital channels and capabilities



**first direct**  
The unexpected bank









**Atom**

Atom



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# The future of banking, available today

We're the UK's first bank built exclusively for mobile. We're redefining what a bank should be, making things straightforward, personal and great value. What's more, we're always at hand, because we'll be packing an entire bank into our App.



Atom



Fixed Savers

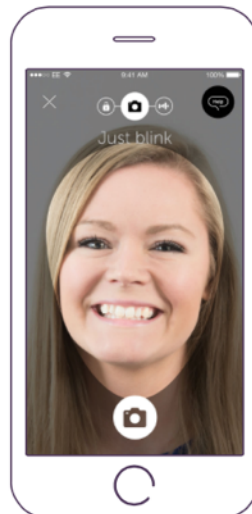
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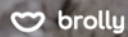


## It's a pleasure, treasure

Our App is full of gems. Not only will you receive your own unique Atom logo, making our App truly personal, but you'll be able to name your bank whatever you want to. And when it comes to opening an account you'll be done in just a few taps.

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We're building Brolly for you. Request an invitation for early access.

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## We'll learn and adapt to you.

## Join the revolution.



## Help us build the kind of bank you want to use

Download the Monzo app on iOS or Android to join our Beta, and become one of the hundreds of thousands of people helping us build a better bank.



### **Banking doesn't have to be old fashioned**

We're building our systems from scratch, using the latest technology used by Amazon and Google, so we can give you a real-time balance on your account.

Use our API to build apps using your own data, and send us feedback on what features you'd like to see next using our forum.

## **We started Monzo because we think that banking should be better**

In a world where you can use an app on your phone to order food or a taxi, it's ridiculous that your bank still takes days to update your balance when you make a card payment.

We're building the bank of the future, available now.

## **Monzo isn't your typical banking app. It's powerful, fast, and beautiful.**

Get instant spending notifications, add receipts to your purchases, manage your budget, and more. We don't charge setup or usage fees, and there are zero charges for spending abroad.



# Want to give your money the chance to grow? Don't bank on it.

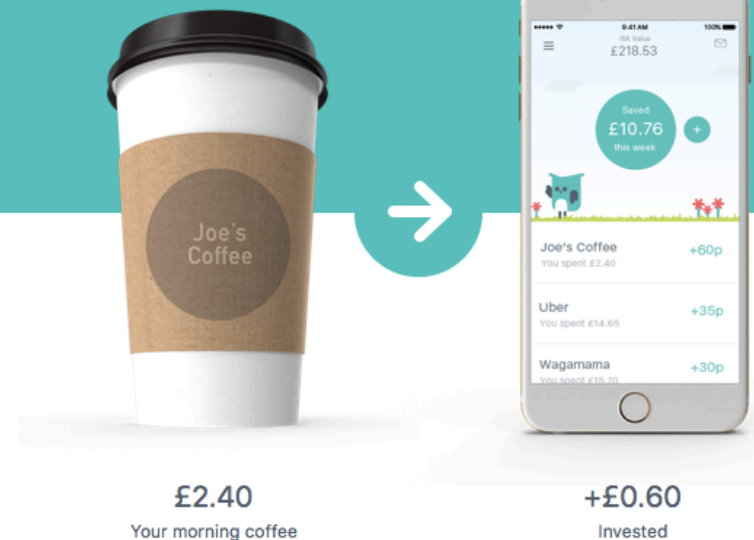
Tired of poor returns from banks? Let our experts match you with a portfolio that could give your money the chance to perform better.

[Get started](#)

# Invest your spare change.

From your morning coffee to last night's Uber, round up your everyday purchases to the nearest pound and invest the change.

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# Ideas for meaningful messages

- Simple words
- Short, uncomplicated sentences
- Create a feeling or partnership, e.g. 'we' 'together' 'us' 'you'
- Be bold and confident by avoiding tentative words like 'may be' 'could' and 'possibly'
- Use the 'active' voice rather than 'passive'



# Simple words

- Whereupon/whereby
- We have allowed for..
- Ensure
- Require
- Sufficient
- Assistance
- Per annum
- Imminently
- Discuss
- Correspondence

When/where  
There will be..  
Make sure  
Need  
Enough  
Help  
Year  
Soon  
Talk  
Letters or emails





## Use a UK spell check

- Principal/principle
- Focused not focussed
- Adviser not advisor
- Your/You're
- Complementary/complimentary
- Independent/correspondent
- Stationery/stationary
- Dependants/dependent
- Affect/effect
- Form/from
- Out/our

# The secret of 'you'

Brings people closer

A “Fastest delivery time in the industry”

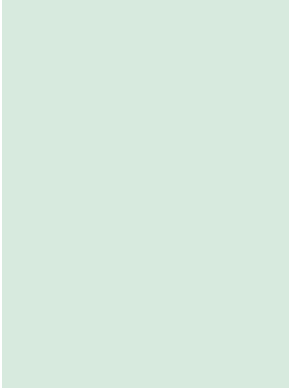
B “You’ll receive your stuff in a jiffy!”

A “For those of you who attended last  
year’s event”

B “If you attended last year”







“You just spent Thanksgiving at your vegan in-laws’ house. You did things you told yourself you never would, things you’ll probably never forget. Maybe for a moment, you were almost fooled by the yeast gravy and tofu turkey. But you survived.

Come back to us. Dial in the Slaughterhouse Crate for an immediate and full recovery of your carnivorous manhood.”

## T&Cs

We work really hard to keep the Nucleus wrap (and this document) as simple as possible but inevitably there are times when legislation or regulation can make things rather complex. If anything about Nucleus, your Nucleus wrap or anything in this document is unclear please ask your Adviser or contact us at [help@nucleusfinancial.com](mailto:help@nucleusfinancial.com).

Similarly, if you have any ideas that might help us improve our communication, improve our service or make things simpler, please call our chief executive David Ferguson on 0131 226 9803 or email him at [david.ferguson@nucleusfinancial.com](mailto:david.ferguson@nucleusfinancial.com). He would genuinely love to hear from you. Listening intently to our customers helps us get better.

# Release notes

## New: PNGQuant

- This is the new, default PNG image optimizer in CodeKit.
- **70% smaller** PNG files with virtually NO loss of visual quality.
- It's black magic. There's chanting involved. Virgins died. Souls were sold. (Mostly Kardashian souls though, so don't feel guilty.)

# Jargon







FAITH LIVERSEGE

STORYTELLER

Thank you

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