Welcome to your Latest HR Highlights

We are excited to share new insights and resources to help you cultivate a happier, healthier, and more financially resilient workplace.

In this edition, we focus on Pension Awareness Day, offering essential tips and tools to promote wellbeing and education. Inside, you'll find insightful blogs, practical guides, and expert tips aimed at empowering your workforce.





Pension Awareness Day

Pension Awareness Day takes place on Monday, 15th September 2025.

First launched in the UK in 2014 to tackle the growing challenge of insufficient retirement savings, the day has since become a national reminder for people to reflect on their financial situation and ensure they are on track to achieve the lifestyle they want in later life.

This year, the theme is **"Future You Starts Today"**, encouraging everyone, whether in their 20s or their 60s to:

- Understand the pensions they already have
- Check whether they're saving enough for the retirement they want
- Learn how to make adjustments now for a more secure tomorrow

Download our Pension Awareness Day tips

Share these top tips with your employees and encourage them to take action today.



Pension Awareness Day presents an opportunity to help raise awareness among employees and encourage them to consider what retirement means to them, as well as the importance of engaging with their financial future.

By utilising free online tools, hosting webinars, organising workplace events, or launching pension challenges, you can encourage employees to ask questions, reflect on their financial plans, and take positive action regarding their pensions.

To bring attention to Pension Awareness Day, here are some content ideas:

- Share tips on how to start saving for retirement.
- Highlight the benefits of starting pension planning early.
- Share infographics on the different types of pensions available.
- Encourage employees to review their current pension plans.
- Promote webinars or workshops on pension planning.
- Share free guides to help with pensions and retirement planning.





Useful resources you can share with your employees.

MyAdvicePlace | Affordable Financial Advice Online

MoneyHelper pensions calculator

MoneyHelper pensions guidance

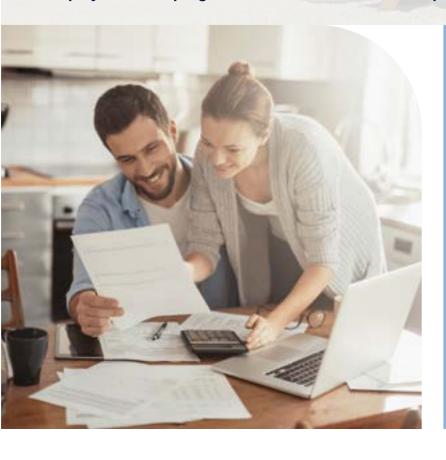
Pension Awareness Day - for free tools and webinars

Find out more about Secondsight's retirement planning guides for each life stage on the next pages.

Retirement planning guides

5 top tips for retirement planning

Secondsight has created retirement guides specifically designed for individuals in their 20s through their 50s. Each guide focuses on essential considerations that are relevant to each age group. These resources include practical tips and actionable steps to help your employees make progress toward a secure and well-planned retirement. You can share these guides with your employees.



20s

Thinking about retirement and saving into a pension might be the last thing on the mind of those in their 20s.

But there are steps your employees could consider taking now to help improve their future financial security and fund the retirement they want when the time eventually comes.

DOWNLOAD HERE

30s

In their thirties, employees often see their salaries rise, but they also face major expenses, such as mortgages, childcare, and other commitments.

Saving for retirement might be low on their priority list but taking steps to help boost retirement savings now, could contribute to a better lifestyle in the future.

DOWNLOAD HERE



40s

With many pensions becoming accessible at age 55, and the average desired retirement age around 64 - well before the state pension begins, it's more important than ever for your employees to actively review and manage their retirement planning to help them stay on track.

DOWNLOAD HERE

50s

As your employees enter their fifties, retirement may only be a few years away. This stage of life can bring excitement for them as they anticipate pursuing their passions and scaling back their work commitments. However, it's important to recognise that this decade plays a critical role in retirement planning.

DOWNLOAD HERE

Wording to introduce these to your employees

Subject: New retirement planning guides for every stage of life

We're excited to present Secondsight's top five tips for retirement, designed for each life stage from your 20s through to your 50s. Each guide highlights the key considerations relevant to your age group and provides practical steps to help you plan for the retirement you desire.

Guides available:

- **20s:** Start building your future early
- 30s: Balance life's expenses while saving
- **40s:** Keep your plans on track
- **50s:** Make the most of your final working years

You can access all four guides [insert links or instructions].

Taking small steps now can help make a big difference to your financial future.

UK savings week

This year, UK Savings Week runs from 22nd to 28th September 2025.

It is a nationwide initiative that encourages individuals and families to take simple, practical steps toward building financial security. Throughout the week, organisations across the UK will host events, share resources, and promote savings challenges.



Why it matters for employers

Financial stress is one of the leading causes of employee anxiety, and it can affect focus, productivity, and overall wellbeing. According to the Building Societies Association, around 14 million UK adults have less than £100 in savings and may find themselves facing challenges when unexpected costs arise.

UK Savings Week emphasises the importance of not only preparing for emergencies but also helping individuals pursue their goals. Whether they are saving for a holiday, buying a home, or learning new skills, building a healthy saving habit can help boost their confidence, reduce stress, and give them greater control over their life.

How you can get involved

- Host a savings challenge
- Run a lunch and learn session
- Share free tools and resources like MoneyHelpers' budget tool

By taking part, employers can help raise awareness and help employees feel more financially secure



Find out more about UK Savings Week and how you can get your employees involved

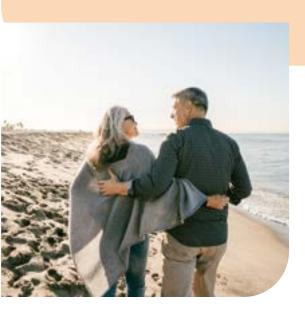
FIND OUT MORE HERE

Planning for a longer life: Wellbeing tips and financial management strategies

As life expectancy rises, planning for a longer, healthier future has never been more important. While people living longer is good news, it could also bring new challenges for your employees' health and, crucially, their finances.

Our guide, Planning for a Longer Life, explores how your employees could help take care of both their physical health and financial security in later life. It covers important topics such as maintaining wellbeing during retirement and managing income and care costs.





Whether your employees are just starting their retirement planning or are close to retirement, this guide offers practical insights to help them make better informed decisions for their future.

Download and share this free guide with your employees.

CLICK HERE TO DOWNLOAD

In the news



Suicide Prevention Day

Every year on the 10th September, organisations and communities around the world come together to raise awareness about how we can work together to create a world where fewer people die by suicide.

Samaritans want to encourage open conversations about suicidal feelings.

FIND OUT MORE HERE



MyAdvicePlace

Millions in the UK struggle with the "advice gap" in financial guidance.
MAP provides an affordable solution, offering personalised advice and access to qualified advisers for employees.

Read our brochure to find out more about incorporating MAP into your benefits package.

DOWNLOAD YOUR COPY



Smart Money newsletter

In this edition of *Smart Money*, we cover how your employees can keep their pension nominations up to date, take control of their financial planning, manage their retirement income and legacy with confidence and clarity.

This can be shared with your employees.

DOWNLOAD YOUR COPY



Stay tuned for next months edition.

If you missed previous editions, you can find archived issues on our HR Highlights page by clicking here.

Contact us at info@second-sight.com

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