



Let's talk Savings and Investments

You are never too young or too old to start savings and plan for the future, this may be savings for holidays, your first home, your wedding or your child's education. Planning is the key to achieving your wishes. The sooner you start to save, the longer you'll have for your money to grow.

Issue 11 of **Let's Talk Money** will provide you with all the information you need about savings and investments.

Your financial wellbeing is important and we're here to help. For more information on Police Mutual products and services visit policemutual.co.uk



Reasons to save

The main reasons to save are, for emergencies, for short term purchases and for long term aspirations. It's therefore important to get into the habit of saving regularly. You are more likely to stick to savings if you keep these saving term goals in mind.

For more information click below to read our guide.

[Read more >](#)

Short Term Savings

It's important to save in the short term for both an emergency fund and for specific reasons, like Christmas and holidays. Over the short and medium term you could consider a savings account or cash ISA which will allow you easy access to your money.

For more information on short term savings click below.

[Read more >](#)

Long Term Savings

Your long term savings may be for a deposit for your first home, funding your children through University or for your retirement. For the longer term savings you could think about a fixed-term savings product or an investment product which could provide protection from inflation.

For more information on savings for the long term, click below.

[Read more >](#)

We're here to help:

Visit policemutual.co.uk

Call 01543 441 630

Police Mutual is a trading style of The Royal London Mutual Insurance Society Limited (RLMIS). RLMIS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire, WS13 6QS. Registered in England and Wales. For your security, all telephone calls are recorded and may be monitored.



ISAs

Individual Savings Accounts are tax-efficient savings and investment accounts. You can use them to save cash or invest in stocks and shares. Each tax year, each individual has an annual ISA allowance set by the government. This is the maximum amount you're allowed to save in ISAs in a tax year.

For more information on ISA's click below.

[Read more >](#)



Police Mutual ISA

The Police Mutual ISA is a Stocks and Shares ISA which you can open with either a monthly contribution or with a lump sum. It is designed for the medium to long term saver, held for around 5 to 10 years, but there is no fixed term.

For more information on the Police Mutual ISA click below.

[Read more >](#)

Investments

If you have a lump sum of money to investment, you have many choices of where to invest it, including ISA's, unit trusts, bonds, gilts and shares. Each investment type will have different levels of risk associated with it.

For more information of different investments types click below.

[Read more >](#)



Coming soon Issue #12 Family and Care

[Click here to look at other guides in this series >](#)

We're here to help:

Visit policemutual.co.uk

Call 01543 441 630

Police Mutual is a trading style of The Royal London Mutual Insurance Society Limited (RLMIS). RLMIS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire, WS13 6QS. Registered in England and Wales. For your security, all telephone calls are recorded and may be monitored.