



Play life, better

**What needs to change to support people in later life?** As the landscape of retirement is evolving the industry, policy makers and service providers are faced with many different issues.

This roundtable plans to look in detail at some of these issues including,

- Lack of savings
- Rising incidence of mental health and use of data and;
- Potential of goal-based solutions

and look at what needs to change to support people in later life. It is generally felt that smarter savings, no dead ends and the inclusive economy offers hope.

Exploring why and how people engage with the industry has the potential to shed light on new techniques and perhaps different way of framing them.

The roundtable discussions will help build the foundations of rigorous research to be carried out by the PPI which will incorporate data and behavioural science and will be instrumental in informing the discussions and debate around this complex topic. Life Moments have the capability to take this further and use the insights to explore, design and test different customer propositions to gain a deeper understanding of how people in later life might be supported.

We hope you will join us, along with a varied mix of industry professionals, start-ups and policy makers to discuss how together we can do more to support people in later life.

### **Background & About Us:**

The PPI is an educational research charity whose vision is to improve later life outcomes by providing the evidence to shape policy.

In previous years the PPI has undertaken a major series of reports looking at the evolution of the Future Life.

**The Future Life: the implications of a longer life:** the series explored what pensions and retirement might look like in the future in terms of wellbeing and the wider social, economic and demographic trends and projections. This research linked pensions, retirement and long-term saving to wider aspects of social life including health, economics and social wellbeing and general socioeconomic, cultural; and economic conditions.

The PPI has also carried our rigorous research around Consumer Engagement, looking at **barriers and biases** the reasons behind people's decisions and the



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Lessons behavioural economic theory offers policy-makers, particularly in relation to engagement in pension decisions. These reports have helped to identify key teachable moments throughout life where engagement could benefit.

**Life Moments** is a lifestyle business whose vision is to help people Play Life, Better. Using data & goal-based frameworks as their core principles, they are building digital coaches to support people as they navigate life events. Their products provide education, planning tools and integrations with product & service providers to deliver an end-to-end service. Through their trend data insight dashboards they also deliver back to industry a much deeper understanding of where people are struggling and how to help.

[FirstHomeCoach](#): this app, for first time buyers, is the first product release for Life Moments and brings everything a prospective home buyer needs together in one place. Its objective is to fix the broken homebuying process making it faster, cheaper and less stressful.