GENISTAR

MONEY MATTERS

YOUR GENISTAR NEWSLETTER

November 2021

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At Genistar we believe in the power of a positive attitude, so we have renamed this month **Yes-vember**. Is this the month when you say YES to getting your financial future in order? Genistar can help. Contact your Genistar representative for a complimentary Financial Game Plan, or a plan review. If you don't have a rep or if you have mislaid their details, contact us by clicking the 'Contact Us' button at the bottom of the page.



A Positive Look at Your Life and Your Money

Are you a 'glass-half-empty' or 'glass-half-full' kind of person? Did you know that the way you answer that question could significantly impact all areas of your life, including your finances?

Positive thinking is a habit, and it takes practice and time to master it. Don't give up. The outcome will be worth it...

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Invest £100 per Month for Retirement

Do you have any idea how much you could save for your retirement if you invested £100 per

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month?

Starting to invest at a younger age lets you take advantage of the time value of money and the power of compound interest, but it's never too late to begin. You can't go back, but you can begin to make your future better today...

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--To see more helpful articles from Genistar, click here.

Genistar Raises £20,000 for Charity

At Genistar we believe in having fun, giving back, and helping others. Last month we raised money for Centrepoint, a charity dedicated to helping homeless young people have a brighter future. The drive was led by our CEO, who has a soft spot in his heart for this cause, since he was homeless as a teenager.

Everyone got in on the act. Our Field Support Centre had two bake sales, and we had two Chilli Challenges where members of the team ate burning hot chillis in return for donations. Then at our conference, we held an auction of donated items.

In all, we raised nearly £10,000, and our CEO and his wife have committed to matching funds up to £10,000 which will take us up to £20,000. And the drive for funds continues through the 15th of November (Yes-vember). So if you would like to contribute to this worthy cause, go to Jeff's Just Giving page to make a donation.



Just a few of our Genistar reps at the conference having a good time during our travel-themed evening. Having fun and raising money for a good cause.

–To see some of the other organisations we support, see our We Care page here.

Against All Odds

If you would like to read about our CEO, Jeff Lestz,

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and the struggles he endured as a young person, you can find it all in his memoir, *Against All Odds*. It's a moving account about one boy who had all the odds stacked against him. But through grit, hard work and determination, he defied the statistics to become a success.

Each chapter includes valuable life lessons and will inspire readers from every walk of life to look beyond their circumstances, take responsibility for their choices, and move into the life they've always wanted.

Against All Odds is available from Amazon and in bookstores.



Should You Have a Will?

Later life planning is something that's hard to address and all too easy to put off. But do you know what happens if you don't have a Will when you die?

In the event you die intestate – without a Will – the government has set rules as to how all of your assets and belongings will be distributed...

Read More and Watch the Video

What People are Saying:

I've been given the education I needed

I felt like I had been in perpetual debt for over 11 years. Despite me being a bit OCD about my accounts – I had spreadsheets and a plan – it seemed to be going at a snail's pace...

I met with [my Genistar rep]... with all my numbers. She went through everything with me, but it was made easy and didn't take up too much time. She got me a way better deal on my life insurance, but after a couple of days I got a plan detailing how I could be debt-free... when she said 2024 would be the end date. I nearly spat my coffee out. 3 years. I thought there must be some mistake, I looked through the plan, what I needed to pay, and there at the bottom was that beautiful little end date.

I'm further ahead into my debt-free plan than we had planned, and that's because I have been given the education I needed... I finally have hope and the biggest thing for me – not sure if you picked up on it – but an end date! A date when I will be able to buy my kids a new pair school shoes without having to find the money from somewhere. A date when I might just be able to book a family holiday!

[My Genistar rep] has been a light when it felt incredibly dark and I felt like I was on a hamster wheel...

J.S. October 2021

–For more client testimonials, click here.

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Further information about compensation scheme arrangements is available from the FSCS.

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