

**Time to resort to 'Plan B':
Nearly half the nation have lost sight of their goals**

For more than four in ten Britons, life hasn't turned out the way they had hoped (43%) – and according to the latest research from Selftrade, the things we want to achieve the most are ironically the things we are least likely to. More than seven in ten people surveyed simply wanted a life of health, happiness and financial stability, yet less than half of Britons have achieved this (44%).

At a time when people are being faced with a number of unexpected financial disruptions* it is becoming increasingly important for people to be in control should things not turn out the way they had planned. More than four in ten people, who dreamt of simply having enough money to live comfortably, haven't managed it (41%).

Selftrade asked a GB representative of 2,000 people over the age of 40 to look back over their teens and twenties at what they had hoped to have achieved by the time they were 40. They were then also asked which of these they had actually achieved. The findings reveal that Brits at this cross-road in life are preparing to turn to a 'Plan B' instead.

Key Findings:

- The desire to excel financially is no substitute for a happy home life - of the 76 per cent of people who wanted to be happy, only just over half say that they actually are (55%).
- Fast paced modern living is taking its toll - one third of people who had hoped to be in good health by the time they had reached their forties say they are not (33%).
- Relationships are facing strain as Briton's hit the cross-road in their lives - almost one in five people claim they are not happily married (17%).
- Older doesn't necessarily mean wiser - nearly a third of people over the age of 40 have found themselves in more debt than they expected (30%).

- More than two in seven people say they have not excelled as much as they would have liked in their chosen careers (16%), revealing a generation of Britons who are preparing for a ‘Plan B’.

Table showing most popular aspirations and how many respondents achieved them by the time they were 40:

	Aspirations	What I wanted to achieve by the time I was 40	% of those who didn't achieve their aspiration
1	Be happy	76	21
2	Be in good health	75	33
3	Be happily married	71	17
4	Have enough money to not have to worry about household bills	70	41
5	Own my own property	67	17
6	Have kids	59	2
7	Be debt free	53	30
8	Excel in my chosen career	34	16
9=	Travel the world	32	14
9=	Take a hobby up in my spare time	32	11
10	Have a clear aim of when I will retire	26	18

Stephen Barber, Head of Research at Selftrade commented:

“In these difficult times with continued uncertainty and insecurity, it is important to make our investments work harder. By ensuring that they are in control of their finances, people can be prepared when the unexpected happens and resort to their ‘PlanB’. By making use of ISAs and Self-Invested Personal Pensions (SIPPs), investors can take a modern approach to their financial planning. This means they are better prepared to realise their aspirations.

“Drawing on its new research, Selftrade has launched an awareness campaign to help Britons regain control of their finances. Selftrade can provide people with the financial information, research, webcasts and tools to help them decide upon their ‘Plan B’ and by making Britons aware of the investment options available, they will be better prepared for their future.

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Notes to Editors

Research was undertaken by YouGov amongst a weighted, GB representative sample of 1,900 people.

Sources

***The Times – 27th October 2008**

‘House prices will fall for another year’

<http://global.factiva.com/ha/default.aspx>

About Selftrade:

The Selftrade website (www.selftrade.co.uk) offers Britons choice so they can take total control of their finances, leaving them with the peace of mind that they know exactly where their money is and safe in the knowledge that they are investing in their future.

Selftrade offers customers a range of accounts, designed to suit different investment needs. By applying online and funding an account with a debit card, people can be trading and in total control of their financial future in just 10 minutes. Whether people choose to deal online, by phone or via the internet on their mobile, they will pay the same flat fee of £12.50 for each trade.

- Selftrade is one of the UK's largest execution-only stockbrokers.
- Customers can manage their investments in Dealing, Shares ISA, and SIPP Dealing accounts. Child Trust Funds, Child SIPP, Company Dealing and Investment Club accounts are also available. A CFD and spread betting service is provided in conjunction with City Index.

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