



Future You
will thank you

...running my own restaurant
"Having children in New York"
Doing my placement year abroad
"Paying off student loan early"
"Choosing a career in Quality Control"
"Stopped gambling"
"Buying a house as soon as I could and paying off mortgage early"
"Choosing to marry my best friend"
"Buying a house as soon as I could and paying off mortgage early"
"Choosing to go to university"
"All of it was a big risk..."
"Moving abroad"
"Learning to drive early"
"Eaten a healthy diet and kept active."
"Getting myself out of debt..."
"Buying my first house age 20!"

"...getting a job in the public sector with a good pension"
"Accepting a job giving up smoking"
"I paid off my mortgage early"
"Buying a house when prices were realistic"
"Buying a house and saving for a pension"
"Making healthier choices..."
"...even though I felt like giving up sometimes..."

What decisions will future you be grateful for?

"Finding a lifelong soulmate..."
"Changing careers aged 30"
"Buying a property early in life"

Decisions, decisions, decisions...

We live in a world of constant choices, where every decision can shape our future paths. The choices we make now can affect outcomes further down the line so it's important to protect ourselves in case the worst happens.

We quizzed 2000 people on the life decisions they have made and asked them to share stories of those that have had a significant impact on their future – good and bad. From saving early to buying property and making brave career choices, their answers provide a fascinating snapshot of how smart decisions can make a big difference.

We also questioned three celebrities – George Clarke, Scarlett Douglas and Jason Fox – about their life journeys and how the decisions they made led them to where they are now.

Their stories might inspire you to think about your own future and how the decisions you make today will affect your life next week, next month, next year and beyond.

“When my partner and I had our first child we had to choose a pram to buy. The number of options were overwhelming...”

“I am thankful for a past experience that helped shape the way I think about all things customer. When my partner and I had our first child we had to choose a pram to buy. The number of options were overwhelming, from cup holders to integrated car seats. I recall one advisor took the time to understand what exactly it was we needed, then made it clear that choosing simplicity and accessibility, without compromising quality, were key to making the best decision - advice we're glad we listened to. That experience stayed with me and has reminded me to always start by asking what our customers need.”



Tara Foley
CEO at AXA UK & Ireland

Chapter 1

Home sweet home

The housing market is an unpredictable space, and dipping your toes in the choppy waters of property buying for the first time can be pretty nerve wracking.

Yet to make memories in a home that's yours, or give new life to an investment property, is something many of us long to experience.

With surveys, stamp duty and solicitors, buying a home can be complicated, and as we rush through our busy lives, it can be difficult to find the time and energy to take this leap. In fact, 30% of those we questioned told us that, if they could go back in time, they would advise their younger selves to invest in property as early as possible.

30%

would advise their younger selves to **invest in property as early as possible** if they could go back in time

“It turns out, my younger self’s ‘can-do’ attitude was the best investment I ever made!”

*Christopher,
South West*



Your smart decisions

One of the biggest challenges facing potential homeowners is how to save for the big move, or to at least cushion the blow along the way. Christopher, 38, from the South West, shared with us one of the best decisions he made along his property-owning journey:

“While most folks were calling in professionals for home repairs, I decided to get my hands dirty and master the art of fixing things myself. These skills have not only saved me a bundle over the years but have also empowered me to approach home improvement projects with a sense of self-assuredness. It turns out, my younger self’s ‘can-do’ attitude was the best investment I ever made!”



And of course, for many of us, once we move in, there is the heavy burden of a mortgage to pay. Aileen, from Scotland, cited her 'short-term loss for long-term gain' approach as being one of the best decisions she made after buying her home – working hard to be as debt-free as possible by saving today for a secure and prosperous tomorrow:

“We worked hard to pay off our mortgage early. We didn’t go on holiday for three years and the money we saved allowed us to pay off the final lump sum of our mortgage. The feeling of freedom still makes me happy, six years later.”

*Aileen,
Scotland*

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“All of it was
a big risk,
especially a
financial one.”

George Clarke

Architect and television presenter,
on buying his first home



“When I bought my first ‘grown-up’ house it was a wreck and definitely a building project. We had to live in it while we did the work bit by bit over the course of three years.”

“It was a major project and at the time we didn’t have a lot of money, so it was work, earn, do building work... repeat. It was a major refurbishment and made even harder as our kids were born during the build too. All of it was a big risk, especially a financial one.

The house looked amazing when we completed it, and although we loved it the financial pressure and the length of the build took its toll, and we made the decision to sell. We were very lucky with the sale and we were able to buy another great house just a few hundred yards from the one we’d sold. That project began the journey of setting ourselves up for life.”

Chapter 2

Saving for a rainy day

Saving your pennies might not seem like the most exciting option in the moment, but being a little more prudent now might just provide the security you need for a stress-free future. In fact, 61% of respondents told us they are putting off things they'd like to do because they don't have the money.

This means taking the time now to understand and elevate your projected savings in years to come – whether that be via pension plans, or simply setting aside the change you find down the back of the sofa.

61%

are putting off things they'd like to do because they **don't have the money**

Your smart decisions

A little frugality can go a long way, as Richard, 68, from the North East, knows all too well:

“I’m raising a toast to my younger self for being the ultimate penny-pincher. Back then, my friends teased me for bringing homemade sandwiches to work while they splurged on lunch.

But now, they’re envious of my stress-free retirement, sipping margaritas on the beach while they’re still crunching numbers. Who knew that being frugal would turn me into a retirement legend?!”

Richard, North East





While investing in a piggy bank is a great place to start, it's also a good idea to consider larger saving plans. Nick, from London, shares the best decision he made when it came to securing a strong financial future:

"I'm glad that I paid the highest amount I was allowed to into my company pension - it would have been easy to pay the minimum and spend the extra amount every month."

*Nick,
London*

Chapter 3

Navigating your career

Children are often asked what they want to be when they grow up. Vet? Singer? Astronaut!? Yet as we age and experience more of the world, many of us change our career goals as we build a clearer image of how we want our lives to look.

Today, it's not uncommon for career paths to shift or change entirely even years into a profession as people are presented with new and unexpected opportunities or explore entirely fresh and unfamiliar paths.

Despite the options to upskill or to return to education, our research reveals that many are holding back on exploring the choices they have – with 24% wanting to say yes to new career and job opportunities more often.

24%

want to **say yes to new career and job opportunities** more often



**“Medicine became my passion
and my lifetime profession.
I’m still learning every day..”**

Jon, North West

1 in 10 think they’ll progress further in their career if they **say ‘yes’ more often**

Your smart decisions

Saying ‘yes’ to new learning opportunities can be one of the best decisions you make in your career, as it allows you to discover new pathways that may be more suited to your interests. In fact, 1 in 10 (11%) of respondents think they’ll progress further in their career if they say ‘yes’ more often – which is exactly how Jon, from the North West, found himself in an industry he thrives in:

“I started my professional life as an engineer, developed an interest in surgically implanted devices and pivoted to medicine to enhance my understanding. Medicine became my passion and my lifetime profession. I’m still learning every day and delighting in all the challenges I encounter.”

For some, building a dream career means making the decision to start from the beginning. Frances, from the North West, did just this – discovering that she was more motivated to pursue education as an adult than ever before:

“I went back into education as a mature student, gaining several GCSEs and A levels. I was motivated to succeed and passed with fantastic grades which eventually helped me to get a better job.”

*Frances,
North West*



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**“If I didn’t take
a leap of faith...
I wouldn’t be
where I am now.”**

Scarlett Douglas

Television presenter and singer,
on changing careers

“From a young age I always knew I wanted to be a performer, but I was also proficient in computing and IT at school. My dad wanted me to pursue a role in that field, but my passion for singing, dancing and acting would always inform any decision I made.”

“I remember my parents telling me that if I did well enough with my grades, I would be allowed to pursue my passion. That encouraged me to work as hard as possible to achieve all I could. When I left school at 16, I studied at a performing arts college for three years. Looking back on my choices around education, I definitely could have followed my dad’s preferred route of IT and technology, but opting to study performing arts and honing my craft has turned out to be the best decision I ever made.

I had been performing in musicals for eight years when I made what I feel was a great decision at that point in my life, which was to move away from theatre and pursue a different career in television presenting. I finished my last musical in 2014 and in 2015 I had landed an amazing job as a presenter for A Place In The Sun. I had my first presenting role on a Channel 4 show. I did this for six years, then moved on to present other shows. I’ve now been in television for eight years and if I didn’t take a leap of faith and make that decision to leave musical theatre and pursue television, I wouldn’t be where I am now.”

Chapter 4

Safeguarding your future

It's always better to be safe than sorry, which is exactly why your future self will thank you for protecting the most precious parts of your life against unwanted outcomes.

35% of those surveyed said they wished they had made better health choices, including taking out health insurance when they were younger to offer more choice and flexibility around treatment options when they needed it. Making the right insurance choices – whether that be protecting your home from damage or your car against theft – can make a huge difference to your future happiness. In fact, if they could go back in time, 12% of respondents would advise their younger selves to make sure they were properly insured for anything they did.



say their main regret in life is
health related

Your big regrets

With the NHS under pressure, Sabrina, from the North West, said she wishes she explored the option of health insurance before she experienced issues:

“I wish I had taken out health insurance as I have had a couple of big operations... if I had health insurance, I may have had a better outcome and been treated earlier.”



*Sabrina,
North West*

While there are always lessons to take away, Jeffery, from the South West, thanks his lucky stars he was able to protect himself financially when it mattered most:

“I had a successful claim when my home was damaged by a storm, but I have sometimes been negligent in not getting the right kind of insurance (especially contents insurance).”

Jeffery, South West



Chapter 5

New opportunities

A lot can get in the way of saying ‘yes’ to a new opportunity. Whether it’s fear of failure, concerns about the way our life will change, or worries about what others will think, we sometimes find ourselves reluctant to dive right into a new challenge.

In fact, 41% of respondents we surveyed would advise their younger selves to not let opportunities pass them by. But whether it’s returning to education, going solo travelling or learning to play the piano, the decision to say ‘yes’ may be the ingredient you need for a fulfilling future.

41%

would advise their younger selves to **not let opportunities pass them by**



Your smart decisions

Sometimes, new opportunities can unexpectedly arise out of a difficult life event – just as it did for Margaret from Yorkshire:

“After my husband suffered an accident that ended his engineering career, I decided to go to university as a mature student. I was nervous and unconfident, but I earned a First and consequently was able to support my family in the career I followed after graduation.”

*Margaret,
Yorkshire*

46% of respondents told us they would like to say yes to new travel and holiday destinations. Rachel, 32, from London, took the leap, and gained a new passion and skillset – both of which she’s been able to use in other areas of her life:

“I can’t thank my younger self enough for saying ‘yes’ to that crazy backpacking trip through Southeast Asia.”

“At the time, it seemed like a wild adventure, and I had no idea what I was doing. But that trip sparked my love for travel and my ability to navigate unknown territories – both on the map and in life. This led to me landing my dream job as a travel journalist exploring the world. Now, I’m a pro at handling unexpected twists and turns, and I’ve got a passport full of stamps to prove it!”

Rachel, London



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“The best financial decision I made was to invest in my mental health initiative”

Jason Fox

Television presenter and former UK
Special Forces soldier and Royal
Marines Commando

“I was 16 years old when I joined the marines. At the time, I didn’t really know where my life was going, and I didn’t have a sense of purpose.”

“My training, followed by 20 years of service, taught me resilience and discipline, which I still practice on a daily basis - whether it’s to maintain my health and fitness, or survive any situation. Leaving taught me perspective. I was quite low in my life, having gone through PTSD, I had to learn to look after my mental health, and I realised I could also be useful in the civil world, by showing others that mental wellbeing is a strength, not a weakness.

Being in the marines also taught me to not be attached to material things, which helped me massively when I had to retire and get back to civil life. The period between the marines and working in TV was difficult financially, I was bouncing jobs and struggling to find my feet in society because of my mental health. The financial hardship would have been much worse had I been into buying flashy things so I’m grateful I was able to focus on saving for the important things. I also would not be in the position I am in had it not been for my friends who let me stay on their sofa when I couldn’t afford to pay rent.

When I was able to, the best financial decision I made was to invest in my mental health initiative and organisation Rock 2 Recovery, to support others in similar situations and help them find their way.”

Making smart choices

Everyone's life journey is different, but thinking ahead and protecting the future is important for all of us. Whether it's a burst pipe, a health concern, stolen work tools or a crumpled bumper, AXA insurance is there to provide a safety net.

*Whatever happens,
Future You will
thank you for taking
out AXA insurance.*

Survey conducted by OnePoll for AXA Insurance, with a sample of 2,000 nationally representative UK adults during September 2023.





Thank You

*From,
future you.*