

black friday

2044

Your dream future is on sale



**28%
OFF**



SALE SALE SALE SALE SALE SALE SALE SALE





Your dream future is on sale

at Black Friday discounts



**We all love a bargain.
And Black Friday is the mother of all sales.**

But in a culture that's wired to make us buy things right now, the one thing that never gets a discount code or a big budget ad campaign is the stuff we don't buy now and instead save for in the future. When you make a long-term financial plan with the experts at Octopus Money, you put yourself on track to make your money grow over time. That means you may be able to afford more in the future than you would by spending it today.

But we get it...it's way more tempting to spend money on the stuff that's on sale today than to save for the stuff in a far-off future. We all do it. That's why we've made this glossy Black Friday

2044 Catalogue to tempt you with what's possible in the future. Here, you can shop for dream items and experiences to buy in 20 years' time – all at big discounts, thanks to the power of long-term investing.

According to our research, Brits shopping on Black Friday reckon they'll spend an average of £220. If we took that money and invested it every year instead...it could be worth £6,100 in 20 years. It's like getting a 28% discount when Black Friday 2044 rolls around.

Don't feel guilty about your Black Friday haul. But go and splurge on your future too.

Find more unbeatable deals at:
blackfriday2044.com



2041

2042

2043

2044.

2045

2046

"I don't have kids yet, but I hope to one day – and this is one way I'm planning ahead. For my future basket, I'd choose driving lessons for them. By choosing to invest £145 instead of spending big on Black Friday each year, I could have just over £4,000 by 2044 – enough to cover lessons for two kids at around £2,000 each.

It's eye-opening to think that £145 today – the price of a pair of headphones or a Bluetooth speaker – could grow into something so meaningful for the future."

Rotimi Merriman-Johnson

@MrMoneyJar





Michelin 3-star dining experience and drinks pairing for 2

Set aside £39 a year, and in 20 years, you could be splashing out on a 12-course tasting menu for two. That's because with the help of a financial plan, your £780 in savings could grow to £1,080 when you invest. Delicious.

£1,080 in 2044	£39 once a year on Black Friday
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2 tickets to Glastonbury

Invest £27 from your Black Friday budget each year and in 20 years' time, you and your best friend will be in front of the barriers on Friday night at the Pyramid stage. You'll have tucked away £540, but because it's invested it could grow to £747 when it's time to buy the tickets – it's like getting a 28% discount. Who would have thought financial planning could be so rock 'n' roll?

£747 in 2044

£27 once a year on Black Friday

2 return flights to the Maldives

Set aside £66 a year and picture this: floating in a crystal-clear infinity pool on an inflatable flamingo, cocktail in hand. Over 20 years, your savings of £1,324 could grow to around £1,832 – enough to make that dream escape to the Maldives come true. But remember, it's a holiday, you can't stay forever.

£1,832 in 2044

£66 once a year on Black Friday

28% OFF





6-month personal training package

Invest £69 on Black Friday each year, and in 20 years, you'll have added £1,387. With an investing plan, it could grow to a total of £1,920. It's the smartest way to bulk up your savings.

£1,920 in 2044

£69 once a year on Black Friday



A thoroughbred show horse

By investing £228 once a year on Black Friday, you could see the dream of your very own show jumper taking shape. In 20 years, your £4,567 could grow to around £6,320 – that's 28% off. Talk about backing the right horse!

£6,320 in 2044

£228 once a year on Black Friday



Rent out an amusement park for your son's 12th birthday

Set aside £85 each year and see his face light up as he jumps into the bumper cars with his friends. In 20 years, you'll have saved £1,698, and with investing, it could grow to around £2,350 – turning a wild idea into the thrill of a lifetime.



£2,350 in 2044

£85 once a year on Black Friday



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BLACK FRIDAY 2044



**YOUR FUTURE'S
ON SALE**



4 VIP tickets to the 100m final at the 2044 Olympics

On your marks, get set, invest. Put away £120 a year, and in 20 years, you could be sitting in the VIP section, holding your breath as the world's fastest athletes race to glory. With investing, your £2,408 could grow to around £3,332 – a plan that brings you closer to witnessing history.

£3,332 in 2044

£120 once a year on Black Friday

vs £120 on
a new pair
of trainers
TODAY



When you invest, your money is at risk. The value of your investments can go down as well as up. Investing is typically for the long term and may not be suitable for everyone. Learn more about the maths behind these discounts at the end of this catalogue.



1 year of university tuition

Save £334 annually and imagine the pride you'll feel watching your child walk across the graduation stage. The right financial plan could turn the £6,684 you gradually built up into around £9,250. Now that's smart!

~~£9,250~~ in 2044

£334 once a year on Black Friday

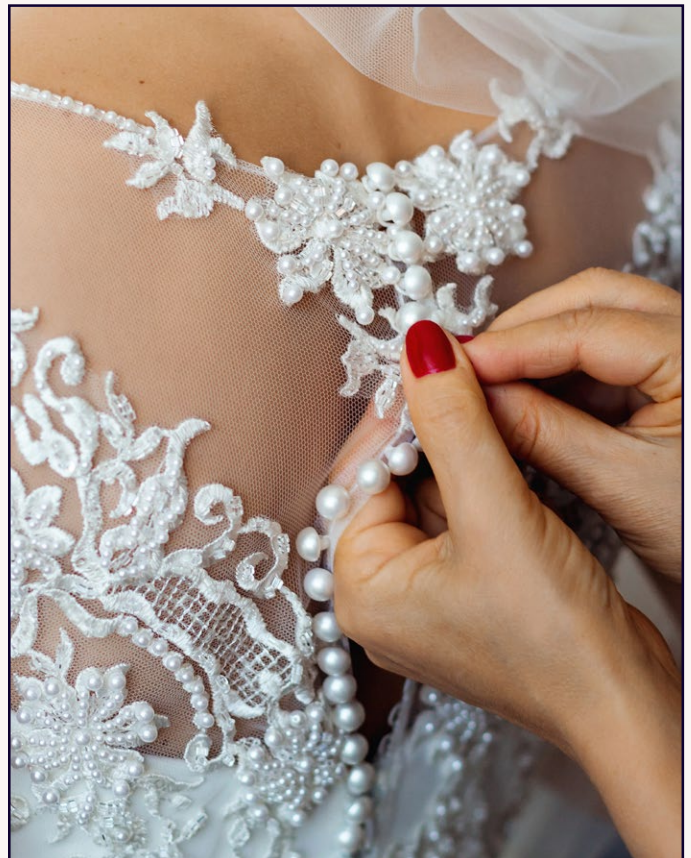


Dream wedding dress for your daughter

Save £63 a year and imagine the moment she walks down the aisle. In 20 years, you'll have invested £1,250, which could grow to around £1,730. The perfect dress at 28% off? It's like clear blue skies and sunshine on your wedding day. You might even splash out on the chocolate fountain!

~~£1,730~~ in 2044

£63 once a year on Black Friday





A designer watch

Tick tock, tick tock. Patience can do amazing things for your money. Set aside £275 a year, and in 20 years, you'll have saved £5,492. But with investing, it could grow to around £7,600 – a 28% discount on an heirloom that might be passed down for generations. Doesn't time fly when your money grows?

~~£7,200~~ in 2044

£275 once a year on
Black Friday

2-month trip around South America for 2

Save £419 a year and picture yourself wandering the vibrant streets of Rio, hiking the Andes and sailing through the Amazon. In 20 years, your £8,383 could grow to around £11,600 – enough for the journey of a lifetime with stories to match. You might even write that book!

£11,600 in 2044

£419 once a year on Black Friday

vs £419 on a new travel backpack **TODAY**



BLACK FRIDAY





SALE



Retrain to be a chef, with the 3-month diploma programme at Le Cordon Bleu

It's never too late to follow a passion and turn a lifelong dream into reality – and at 28% off, how can you resist? Save £301 a year, and imagine mastering the perfect soufflé in a Parisian kitchen. A financial plan could turn £6,023 into around £8,335 in 20 years – your signature burnt omelettes will be a thing of the past.

£8,335 in 2044

£301 once a year on Black Friday



A full kitchen renovation

Set aside £416 a year and imagine standing in your dream kitchen, swatches of 'Elephant's Breath' and 'Hague Blue' in hand, deciding on the perfect finish. With investing, your £8,310 could grow to a glossy £11,500 in 20 years – it'll be the best decision you've ever made.

£11,500 in 2044

£416 once a year on Black Friday



A night out in the West End for the whole family

Set aside £29 every Black Friday and imagine the 4 of you front-row centre as the lights dim and the curtain rises at the biggest new musical of 2044. In 20 years, you'll have £560 saved, and with investing, it could grow to around £816 – enough to treat the whole family to a magical night in the West End. Now that's worth a standing ovation.



£816 in 2044

£29 once a year on Black Friday



YOUR FUTURE'S ON SALE

BLACK FRIDAY 2044



28% OFF



A deposit for your son or daughter's first flat

Put away £650 a year and picture your child unlocking the door to their first home, stepping into a space of their very own. With the help of your financial plan, your £13,007 could grow to around £18,000 in 20 years. Independence at last... until the boiler breaks down.

£18,000 in 2044

£650 once a year on Black Friday

vs £650 on a new child's playhouse
TODAY



The power of having a long-term financial plan

The small print

OK, look...just to make sure we're all on the same page...we're not actually selling these products! And this isn't an advertisement for any specific investment product. This catalogue is simply a fun way to show the potential of long-term financial planning.

All numbers are illustrative. No one can promise what things will cost in the future or guarantee how much your savings will grow. (Past performance is not a guide to future performance. If only it were, investing would be very easy! While we analyse past performance and learn from it, we never rely on it.)

The "discounted price" we show is the annual amount you'd need to invest over 20 years to reach the full, "non-discounted price" in 2044 (based on certain assumptions below).

When you add up all your contributions over those 20 years, it will always be less than the "non-discounted" price. That's because

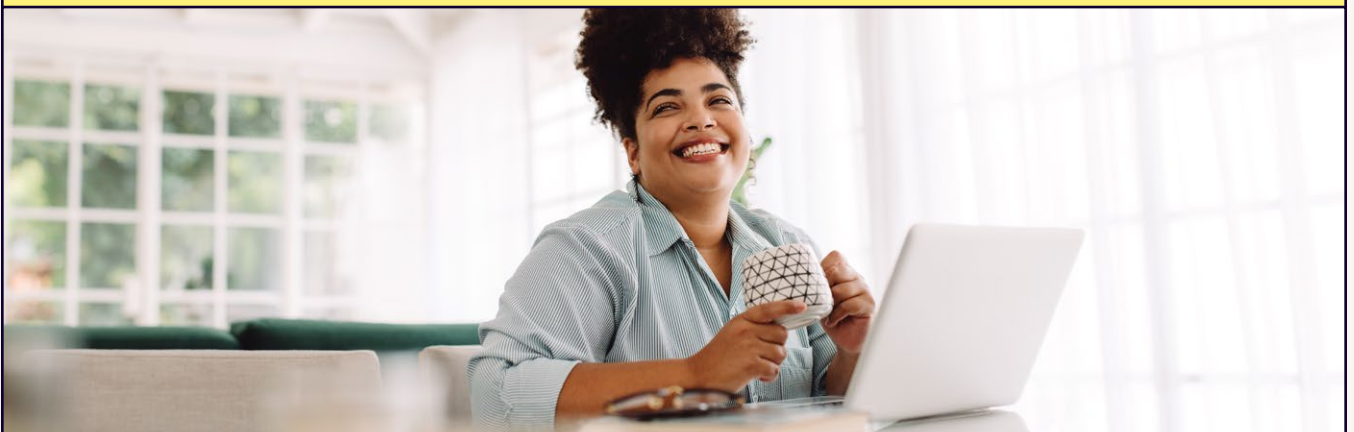
the projected growth of your investments bridges the gap – giving you the final value for "28% off". All values are shown in "today's money", meaning they've been adjusted to account for future inflation.

Here are the assumptions we've used:

- Investment growth of 6% per year
- Investment fees of 1% per year
- 2% annual inflation
- You make one contribution a year for 20 years, starting in 2024

Finally, please remember: when you invest, your money is at risk. It can grow, but it can also go down, and there's no guarantee you'll get back more than you put in.

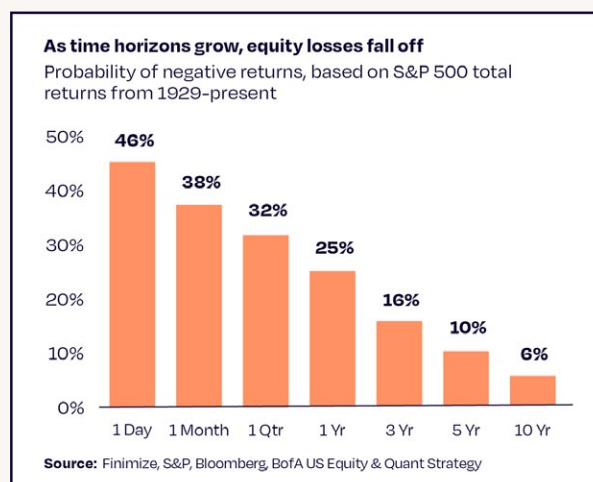
Investing is not a short-term option. People should only invest with the long-term in mind. The longer you leave your money invested, the more likely you are to see a profit when investing in a portfolio filled with a diverse mix of well-known companies from around the world.



What is long-term investing?

Let's start with what it's not. Long-term investing isn't about "gambling" your hard-earned money, "quick wins" or "get-rich-quick schemes" (we're looking at you, crypto).

Long-term investing is about growing your money over many years – think 5, 10, 20, or more. While there's no guarantee of what the future holds, history has shown that stock markets consistently rise over long time periods. For example, in the largest stock market in the world, staying invested for over 10 years has resulted in positive returns 94% of the time (Source: BofA Global Research).



How does it work?

The key is something called compound growth. This means that when you earn money on your investments (also called "returns"), those returns stay invested and start earning even more returns. This snowball effect can grow your money much faster than just saving.

It's the effects of compound growth which create the effective "discounts" on your future purchases you see throughout the catalogue. That's why long-term investing can help you reach your financial goals with less effort compared to just saving cash "under your mattress". In short, the longer you stay invested, the more your money works for you – making it easier to afford bigger, more exciting things in the future.

Start with a plan

Saving money can feel hard, especially if you don't have a clear goal. We're naturally wired to focus on what we want right now – not what we'll need later (like skipping the gym in winter because it doesn't feel urgent).

But imagining and defining really specific goals for the future – like the ones in this catalogue – can help. Especially if they really excite you. They connect your actions today (like saving and investing) to the future you want to create.

The best way for everyone to get started is to have a financial plan.

Think of your future goals as your destination. To get there, you first need to figure out where you are now and plan the best route forward.

You can create a plan on your own, or you can work 1-on-1 with an expert, like the team at Octopus Money. They'll help you define your future goals, map out a timeline, and build an action plan. It can be a big help to have an expert in your corner to know you're on the right track.

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