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# welcome to: savings and investments

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# about us.

We are a leading financial wellbeing and retirement specialist - helping those in the workplace to improve their financial future.

Established in 2005, we work with hundreds of organisations across both the private and public sector.

Our financial education services are delivered on a bespoke basis.

# agenda.

- Setting savings goals
- Savings and investments
  - Creating an emergency fund
  - Risk and return
  - Understanding your options
- The Haleon share plans
- Tax allowances
- Next steps

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setting savings goals.

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# your objectives.



## Short Term

- 0 to 5 years
- Typically cash holdings



## Medium Term

- 5 to 15 years
- Consider your risk / return approach



## Long Term

- More than 15 years
- Consider your retirement approach

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savings and investments.

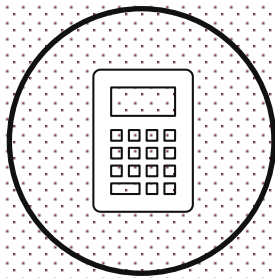
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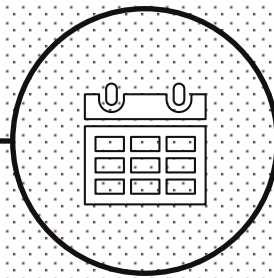
# creating an emergency fund.

If you are in a position to put money aside, take these steps to create an emergency fund:

Add up your essential monthly expenditure



Hold this money in an instant access account

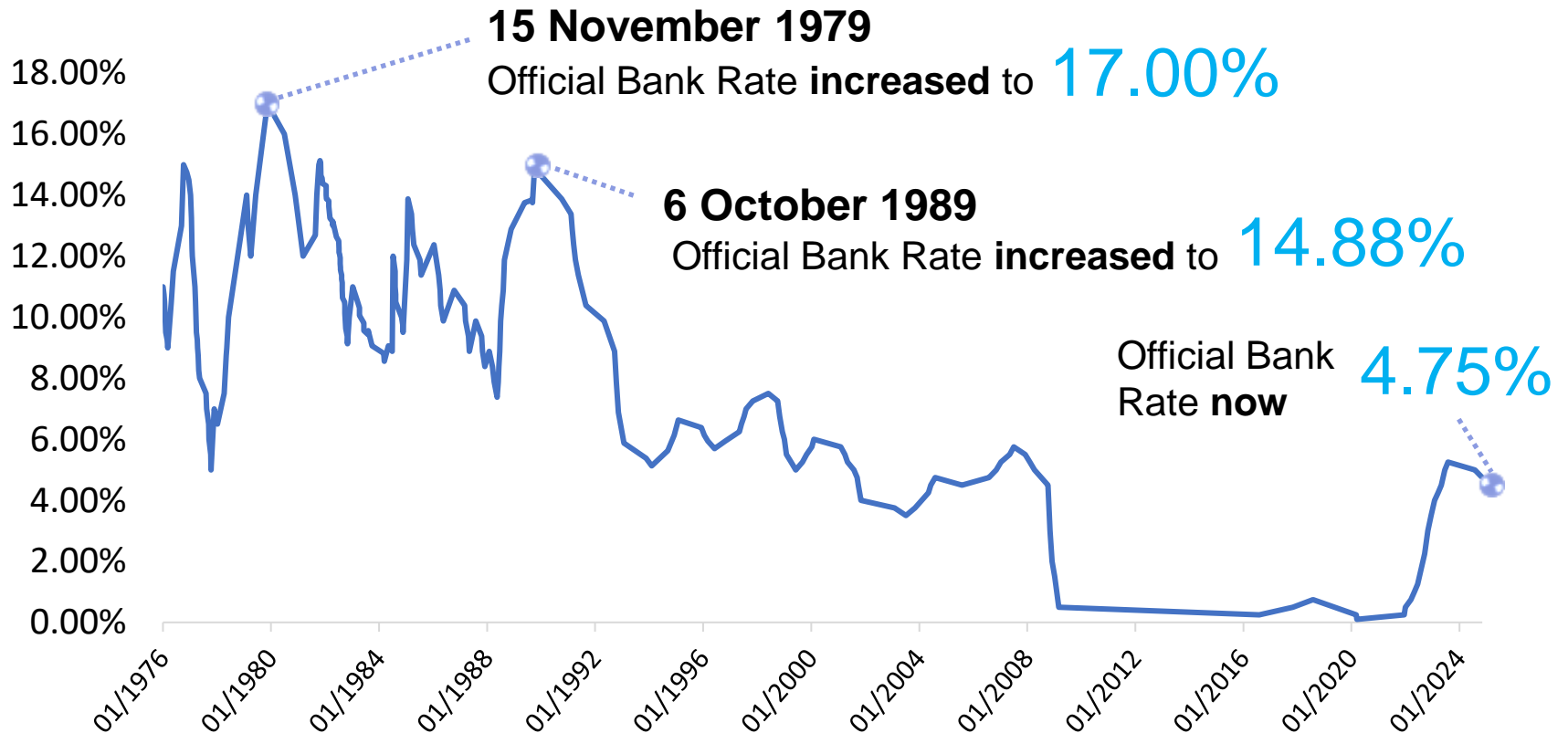


Aim to save 3-6 months worth of this calculation



# changing interest rates.

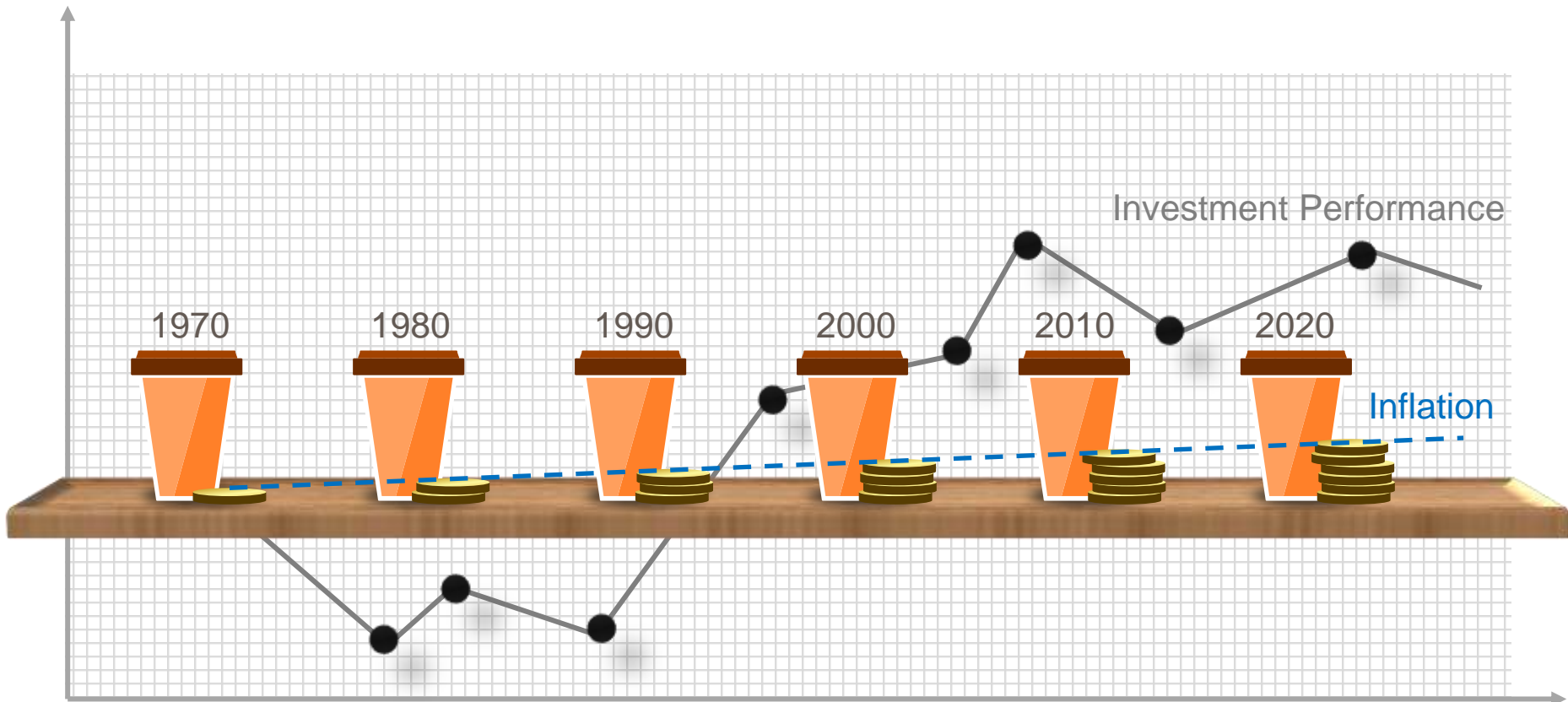
If you have longer term savings you may consider investments rather than cash.



[www.bankofengland.co.uk/boeapps/database/Bank-Rate.asp](http://www.bankofengland.co.uk/boeapps/database/Bank-Rate.asp)

# the impact of inflation.

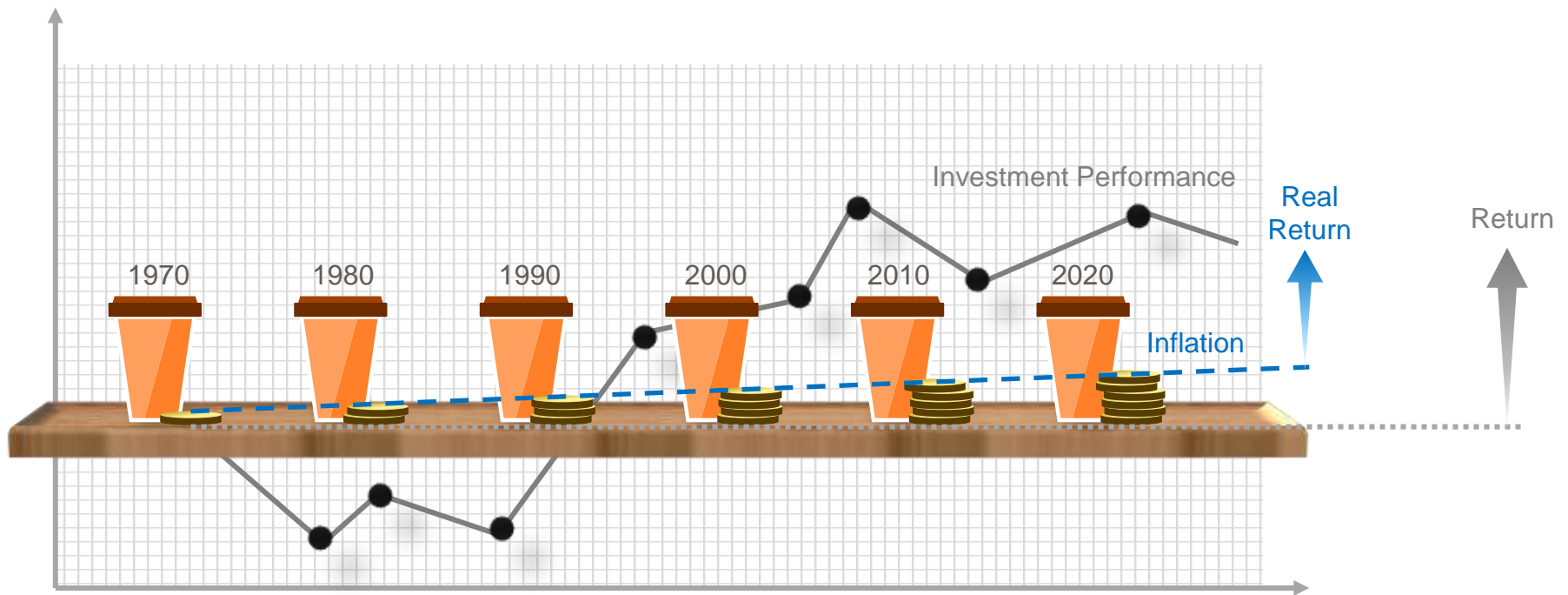
Inflation - the reduction in the purchasing power of money over time:



Graphic shown for illustrative purposes only.

# the impact of inflation.

Inflation - the reduction in the purchasing power of money over time:



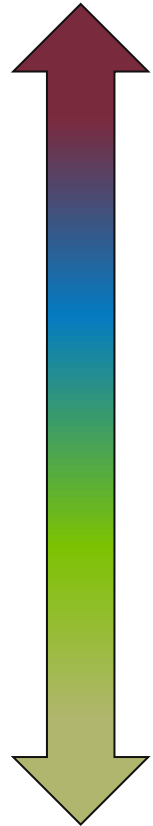
Graphic shown for illustrative purposes only.

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# investment risk and returns.

High



Low



## Equities

Volatility, Timing,  
Concentration



## Property

Liquidity, Negative Equity,  
Taxation, Tenants



## Bonds

Default, Credit,  
Inflation

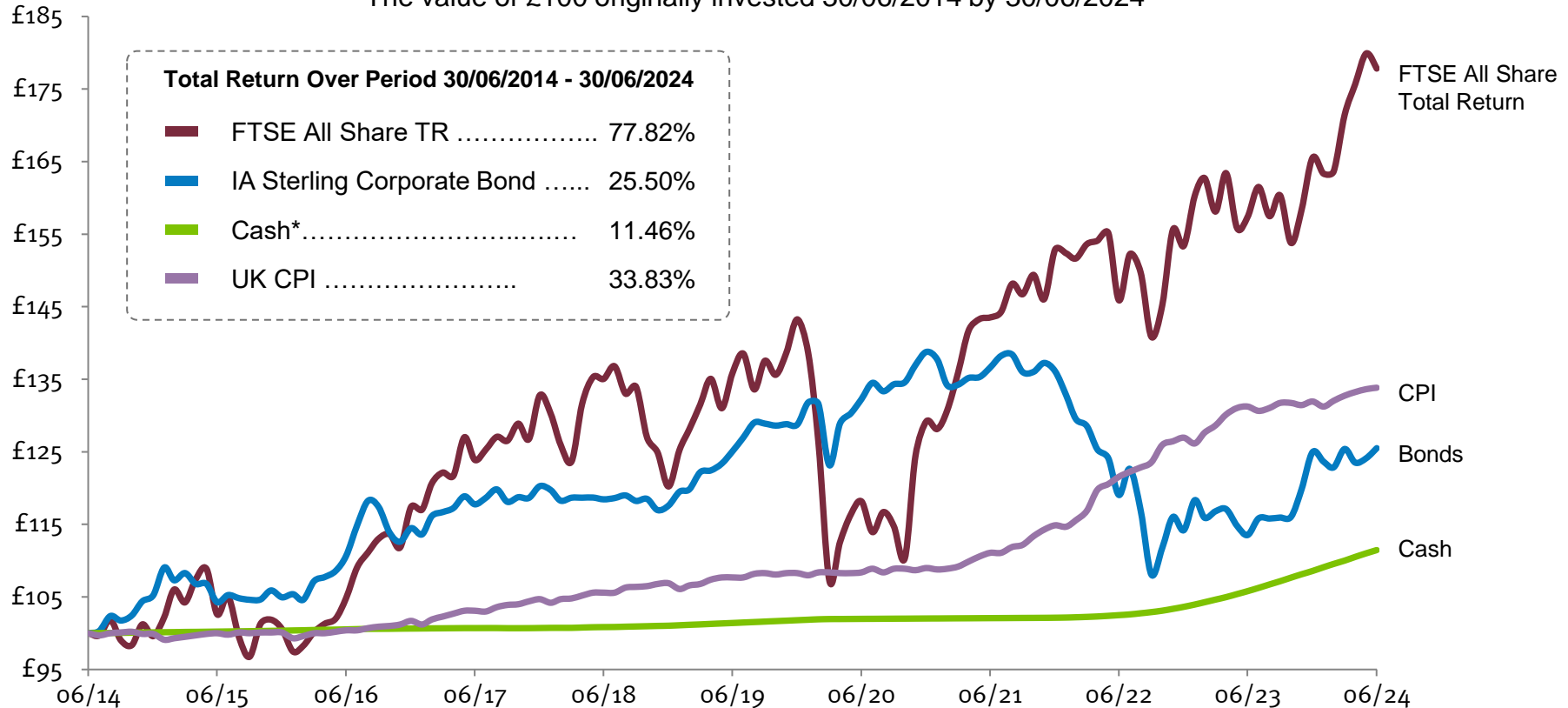


## Cash

Inflation, Interest Rates,  
Currency Exposure

# risk and returns: the real world.

The value of £100 originally invested 30/06/2014 by 30/06/2024



**This chart shows past performance which is not a reliable guide to the future**

Source: Financial Express & Bloomberg

\*Cash is calculated using: FE FER Cash Proxy from 30/06/2014 to 31/12/2018 and the UK Bank of England Base rate from 31/12/2018 to 30/06/2024.

# types of investments.

Whichever assets you choose to invest into (e.g. equities, property or bonds) you can either invest directly or via a 'fund'.

For example, if you were considering an equity investment:

Invest directly into shares in one or more companies



OR



Invest into a fund that tracks an index (e.g. FTSE 100)

OR



Invest into a fund that tracks a number of indices (e.g. FTSE 100, S&P 500 and EURO Stoxx 50)

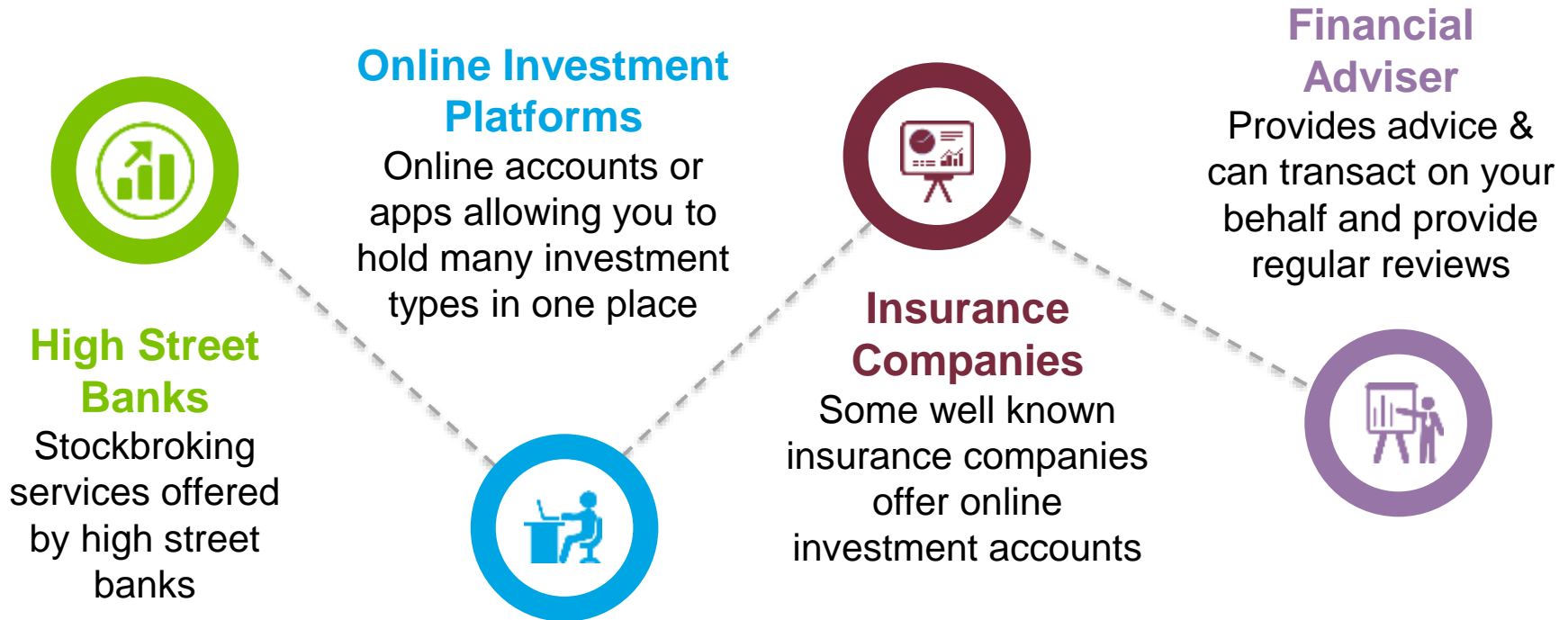
OR

Invest into a fund where active decisions are made on which companies to buy and sell



# how can you invest?

There are a number of different places you can go to set up an investment account. These include:



Within each of these services you can often access 'tax wrappers' such as an ISA or SIPP

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# Haleon share plans.

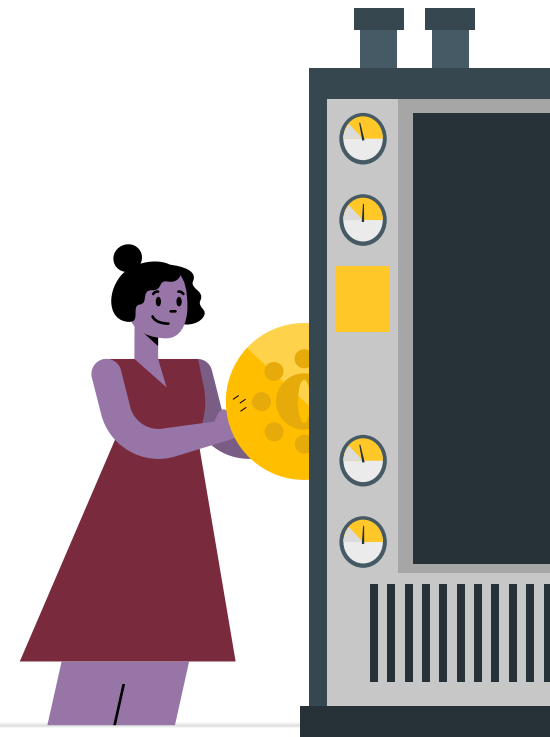
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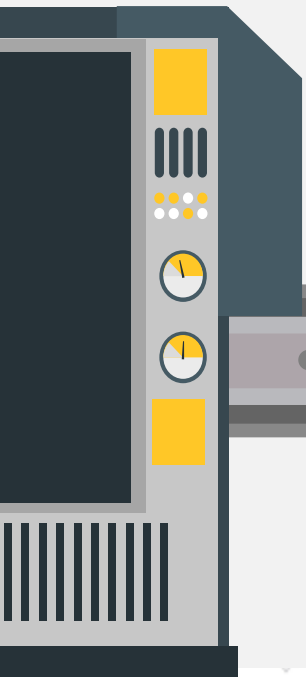
# share reward.

-  Contribute 10% of salary up to £125 pm
-  1 free share for every share you buy
-  Savings on Income Tax and National Insurance
-  Dividends can buy dividend shares or can be paid as cash
-  Shares can be sold tax free after 5 yrs (dividend shares 3 yrs)
-  Shares can be transferred to an ISA, or sold and the proceeds transferred to a SIPP subject to HMRC limits

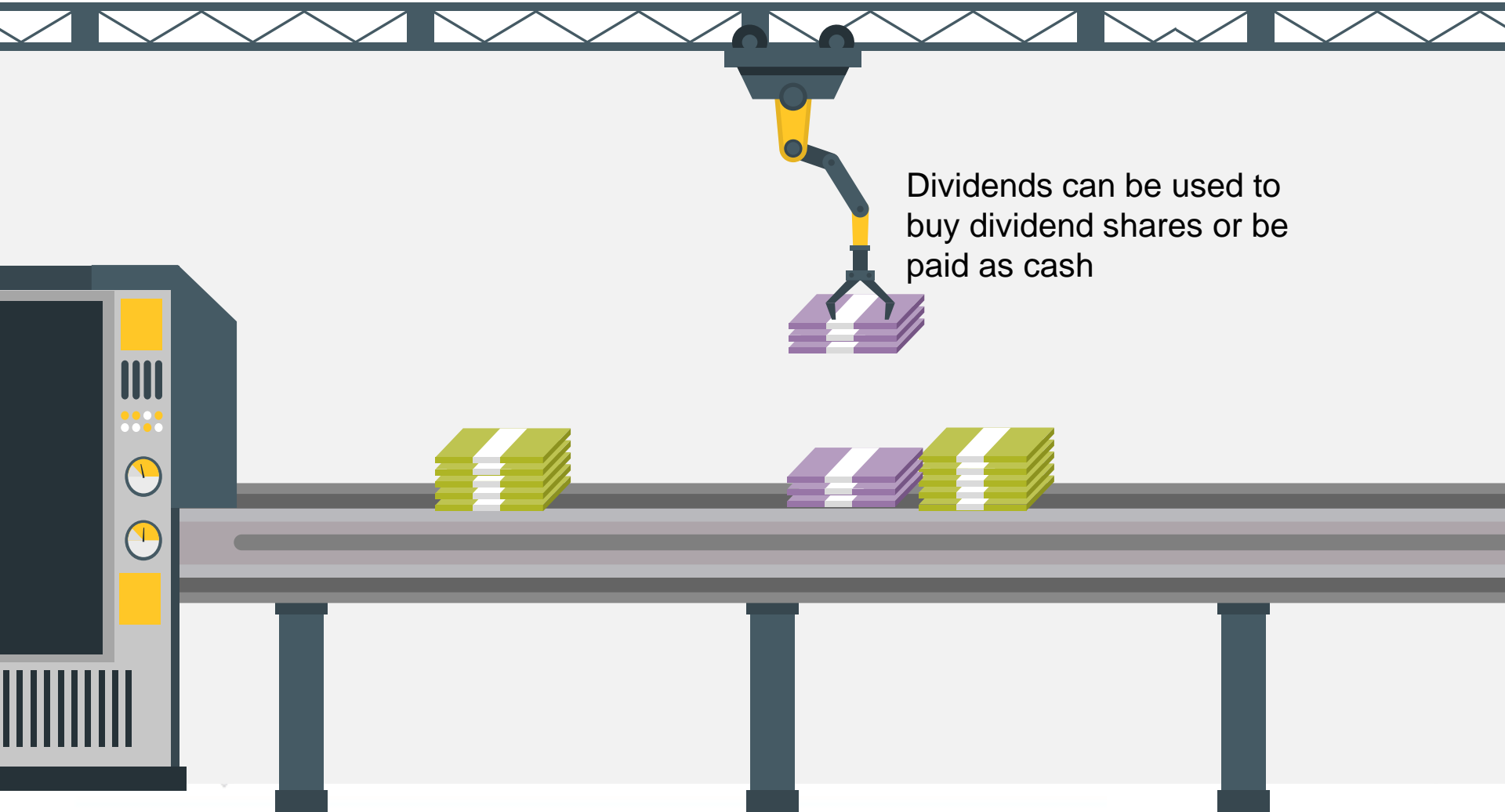


# share reward.

£125	Invested	£125	Reward shares
£35	Tax and NI saving (28%)		
£90	Personal cost		



# share reward.



Dividends can be used to buy dividend shares or be paid as cash

# share reward.

Access dividend shares tax-free  
or leave them in the scheme



# share reward.

Access investment and reward shares tax-free or leave them in the scheme



# share save.

Save between  
£5 and £500  
per month

Option price is  
set at the start  
of the term and  
will be 20%  
below the  
share price at  
that time

At the end of  
the term, buy  
shares or take  
savings tax  
free\*

Save for a 3  
year period

Possible tax  
free bonus at  
the end of the  
contract

Shares can be  
transferred to  
an ISA\*\*

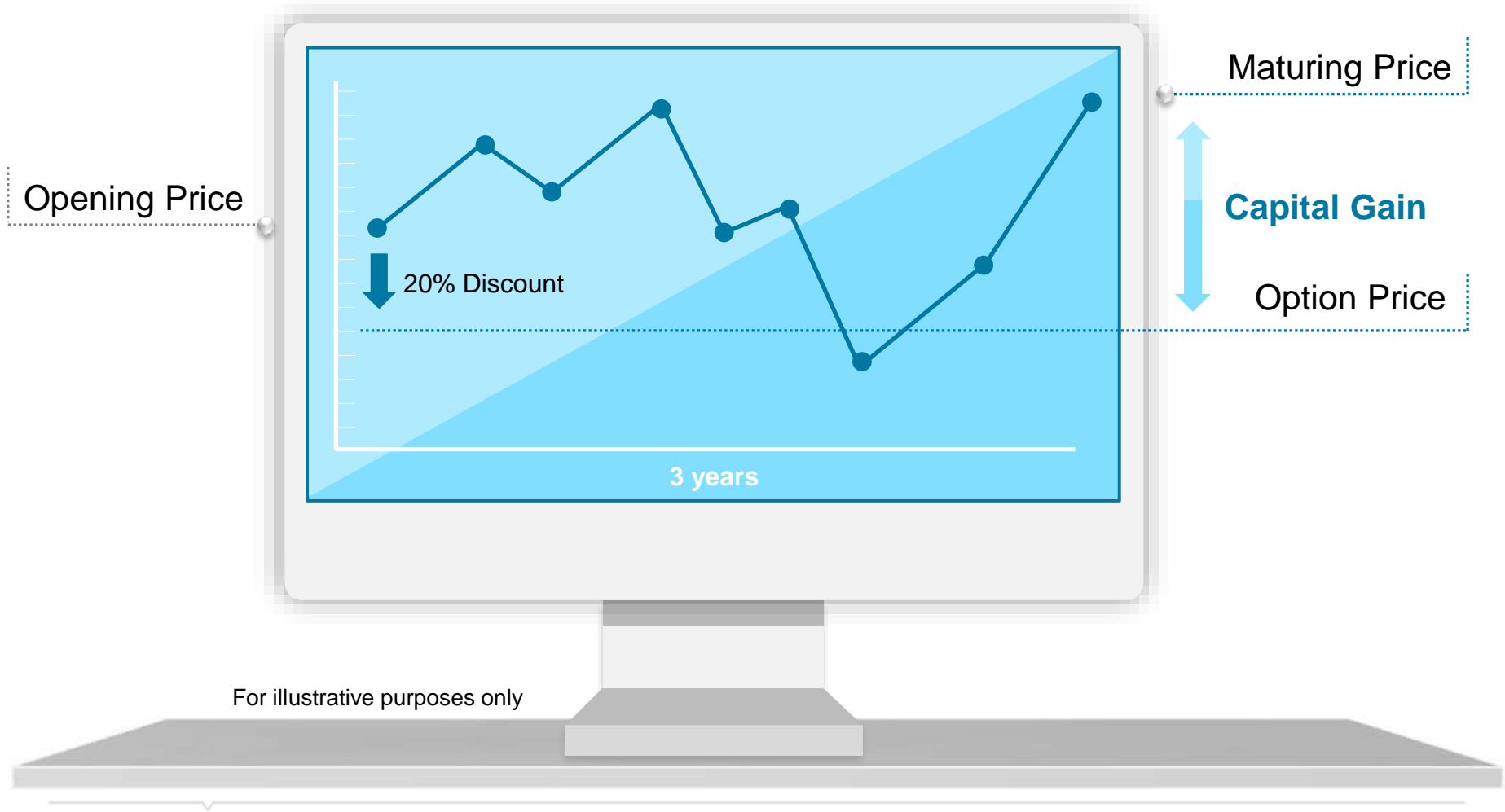
\*your option can be exercised anytime within 6 months from the end of the term

\*\*subject to HMRC limits

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# share save.



# share save options.

Exercise Option  
and receive  
shares  
immediately

Exercise Option  
and sell shares  
immediately

Exercise Option  
and transfer  
shares into an  
ISA \*

Close Share  
Save account  
and obtain  
repayment of  
savings plus  
bonus (if  
applicable)

\*Subject to HMRC limits



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tax allowances.

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# personal savings allowance.

**£1,000**

**Basic rate**

**20%**

**£20,000**

**£500**

**Higher rate**

**40%**

**£10,000**

**£0**

**Additional rate**

**45%**

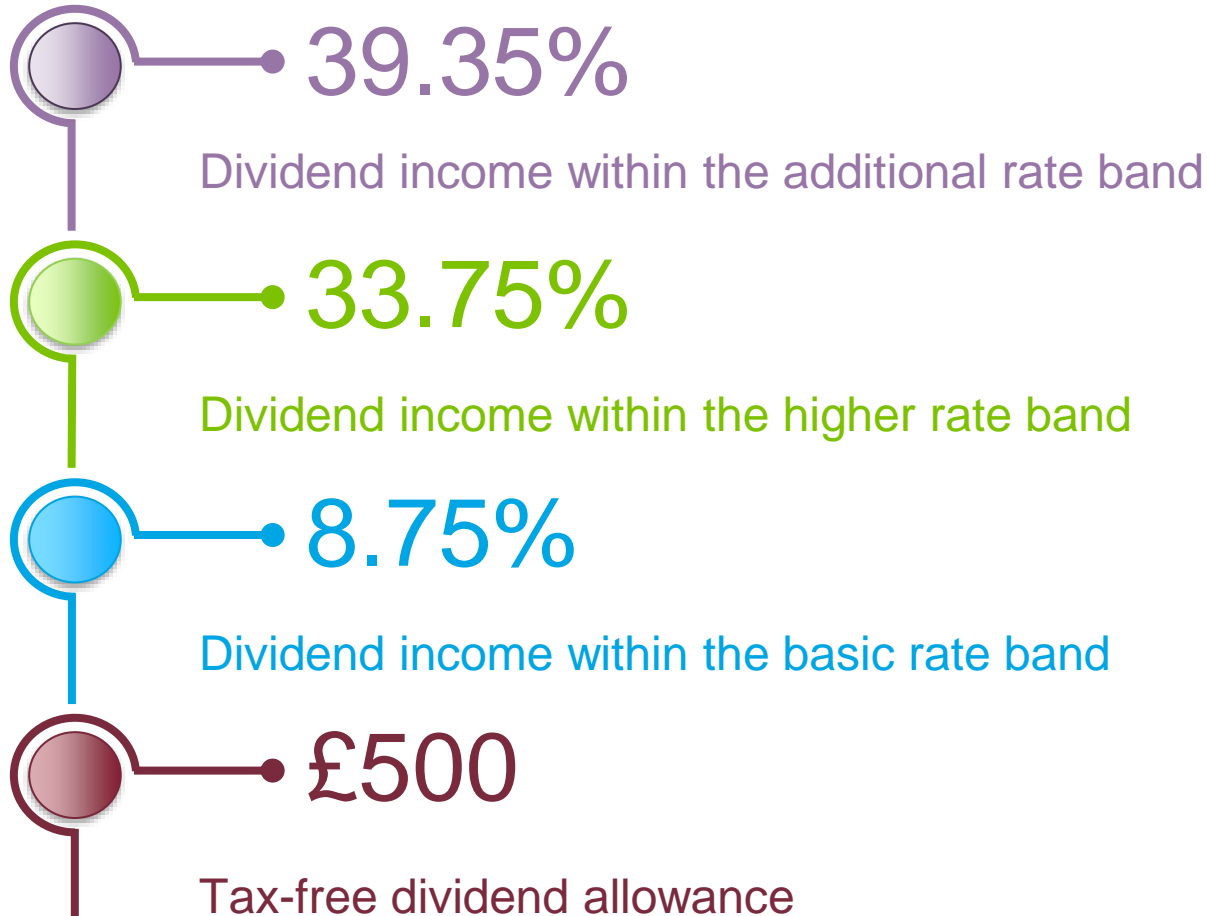
**5%  
savings  
rate**

The Personal Savings Allowance is based on UK income tax rates and not Scottish income tax rates

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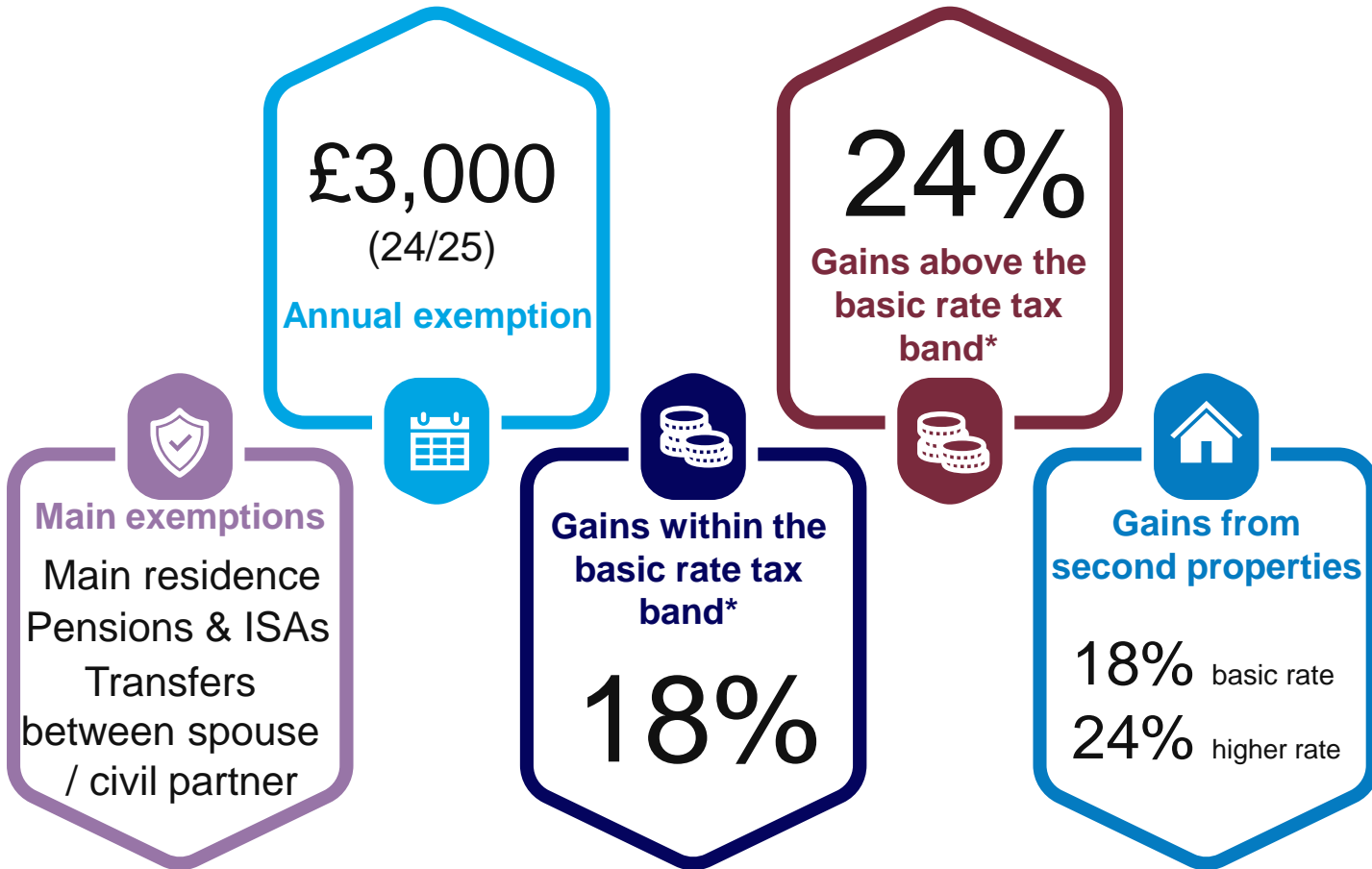
# dividend tax.



The dividend allowance is based on UK income tax rates and not Scottish income tax rates

# capital gains tax (CGT).

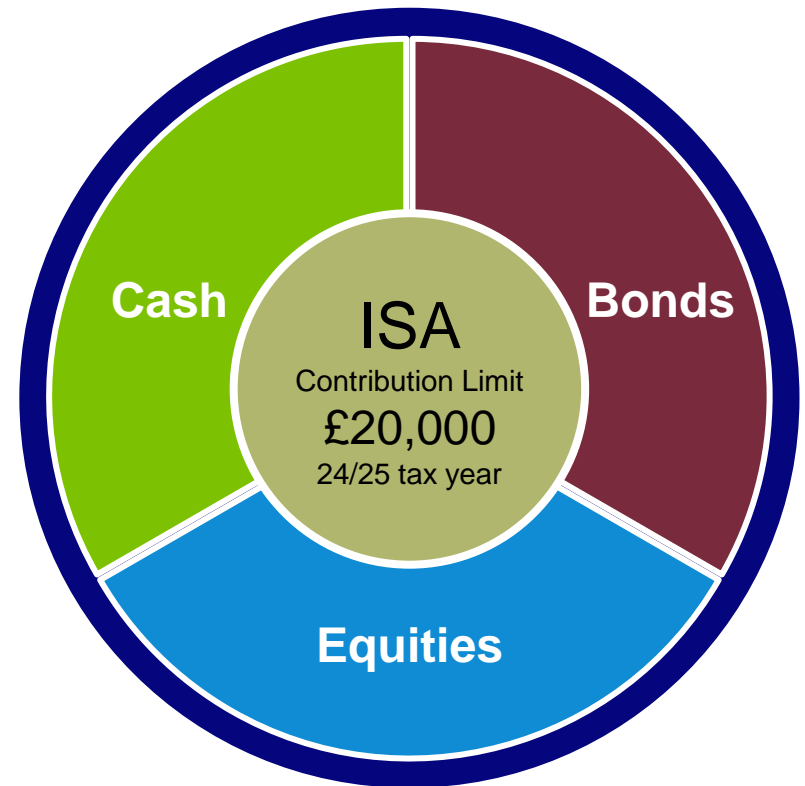
CGT is a tax on gains when certain investments are disposed of.



\*Gains realised prior to 30 October 2024 are charged at lower rates of 10% and 20%.

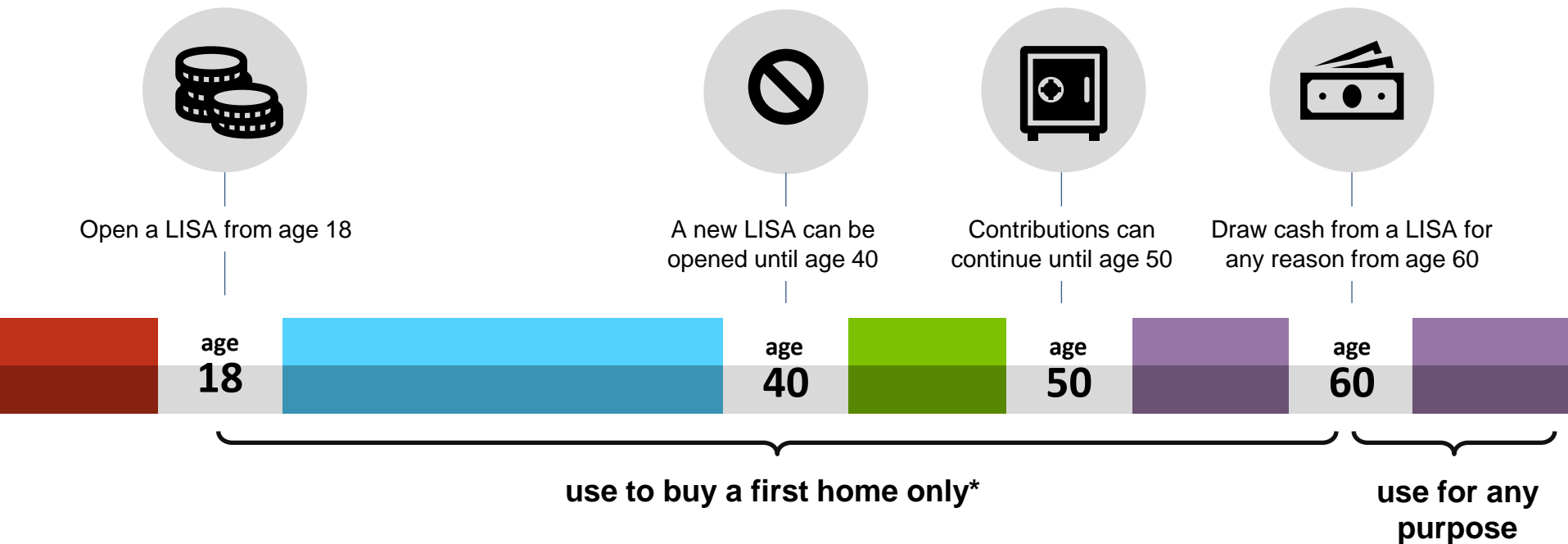
# individual savings accounts (ISAs).

- An ISA protects your savings from taxation
- Interest and dividends are tax-free
- Growth is free of Capital Gains Tax



# lifetime ISAs.

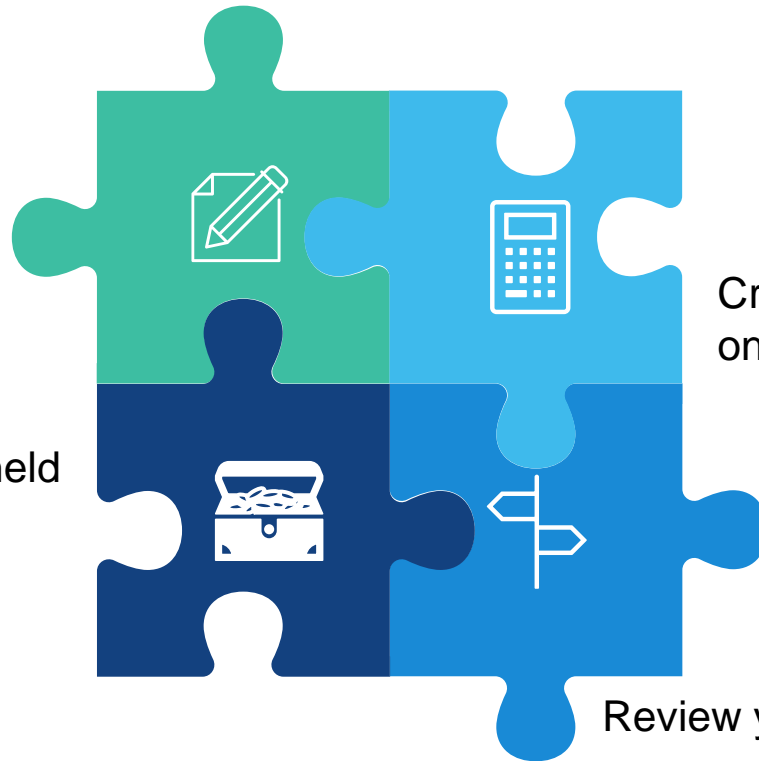
- Contribute up to £4,000 per annum
- Receive a 25% bonus on all contributions



\*Withdrawals for any other reasons incur a 25% penalty charge except in the case of terminal illness.

# summary.

Set out a plan



Create an emergency fund based on your personal circumstances

Consider where your investments are being held

Review your workplace savings

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next steps.

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# LifeSight contact information.



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The LifeSight Team, Willis Towers Watson,  
PO Box 758, Redhill, Surrey, RH1 9G



[www.lifesight-epa.com](http://www.lifesight-epa.com) / TotalReward Online (if on the network)

# further information and advice.

## **Personal budgeting and setting goals**

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## **State Pensions, Income Tax and ISAs**

[www.gov.uk](http://www.gov.uk)

[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

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thank you.

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