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Sharesave invitation 2024.

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.

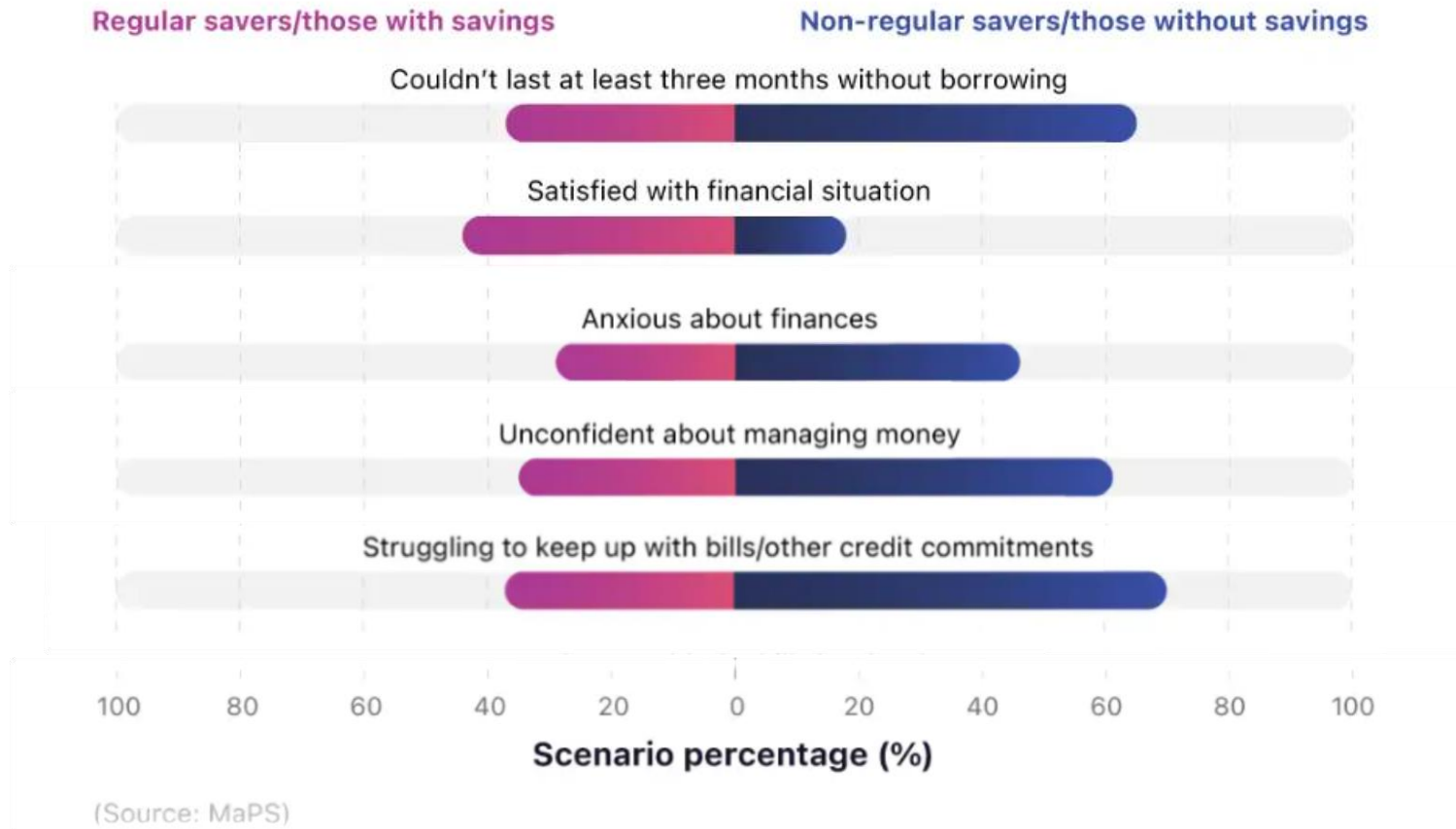
Our financial education services are delivered on a bespoke basis.

agenda.

- Setting savings goals
- Savings and investments
- Share save
- Considerations for maturing plans
- Next steps

setting savings goals.

why regular saving matters.



Credit: money.co.uk

your objectives.



Short Term

- 0 to 5 years
- Typically cash holdings



Medium Term

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

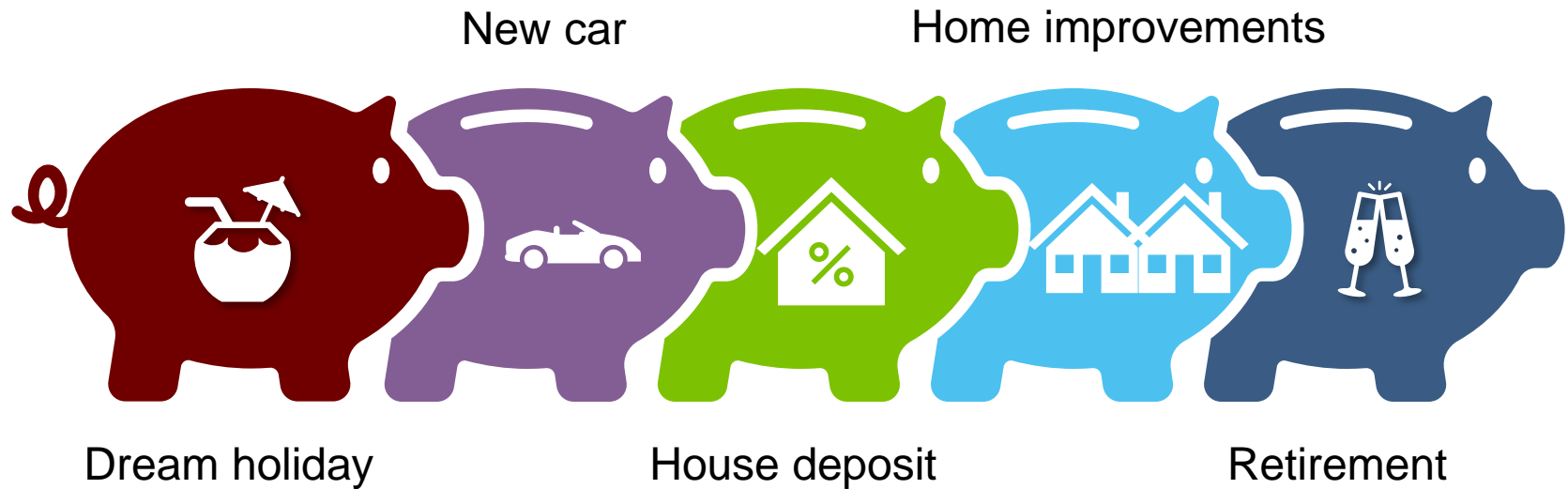


Long Term

- More than 15 years
- Consider your retirement approach

achieving long term goals.

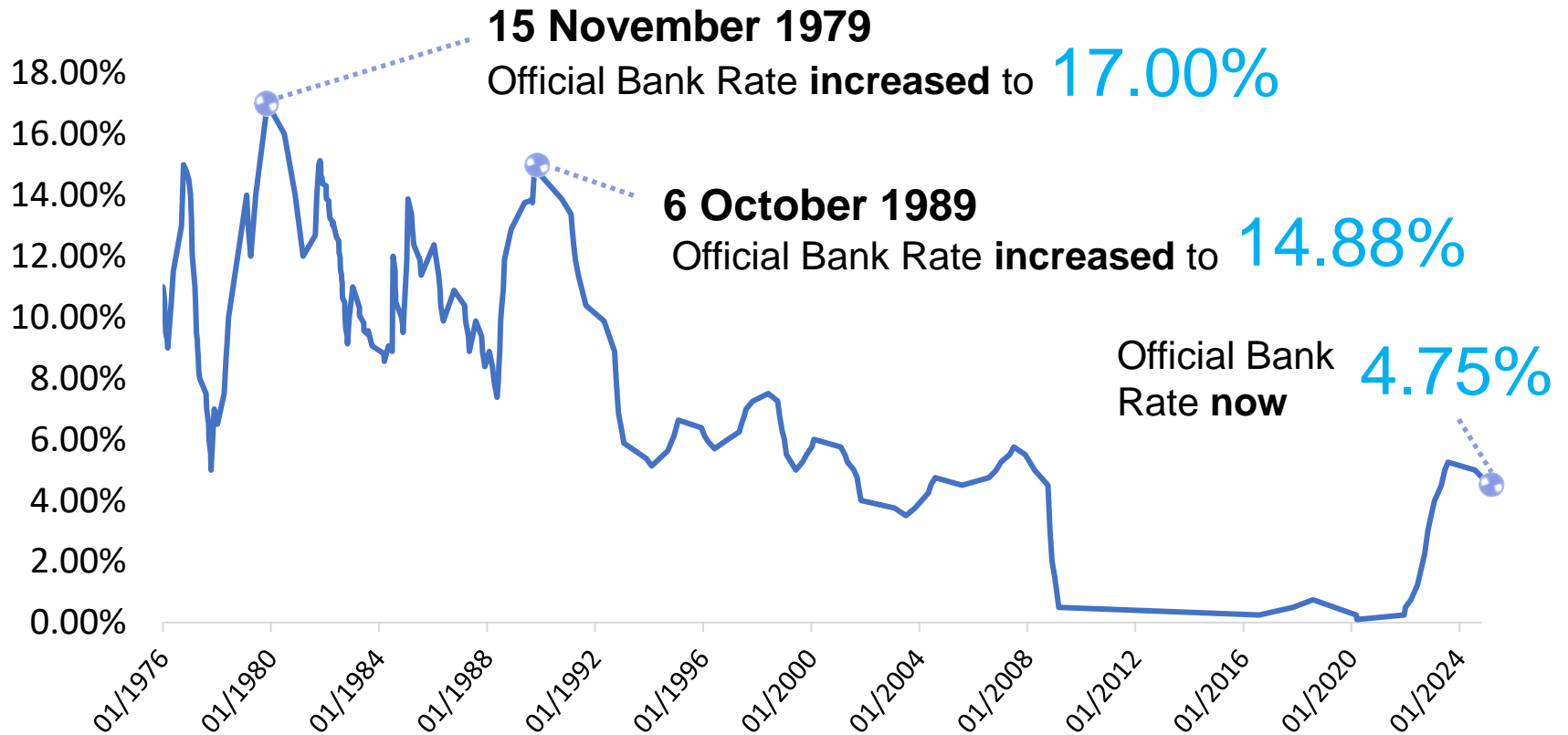
Investments are generally thought of as a minimum of a 5 year commitment. What could you save for in 5 years?



savings and investments.

changing interest rates.

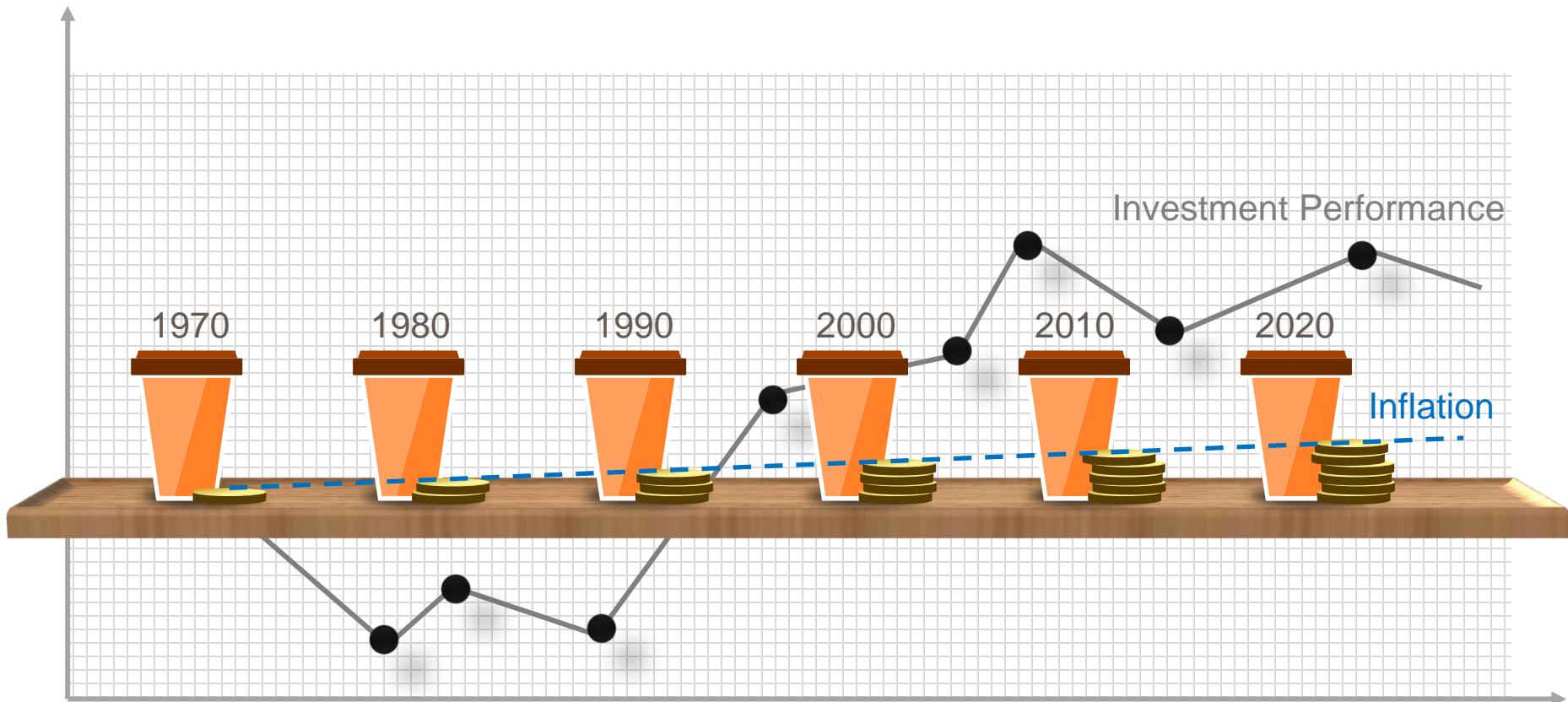
If you have longer term savings you may consider investments rather than cash.



www.bankofengland.co.uk/boeapps/database/Bank-Rate.asp

the impact of inflation.

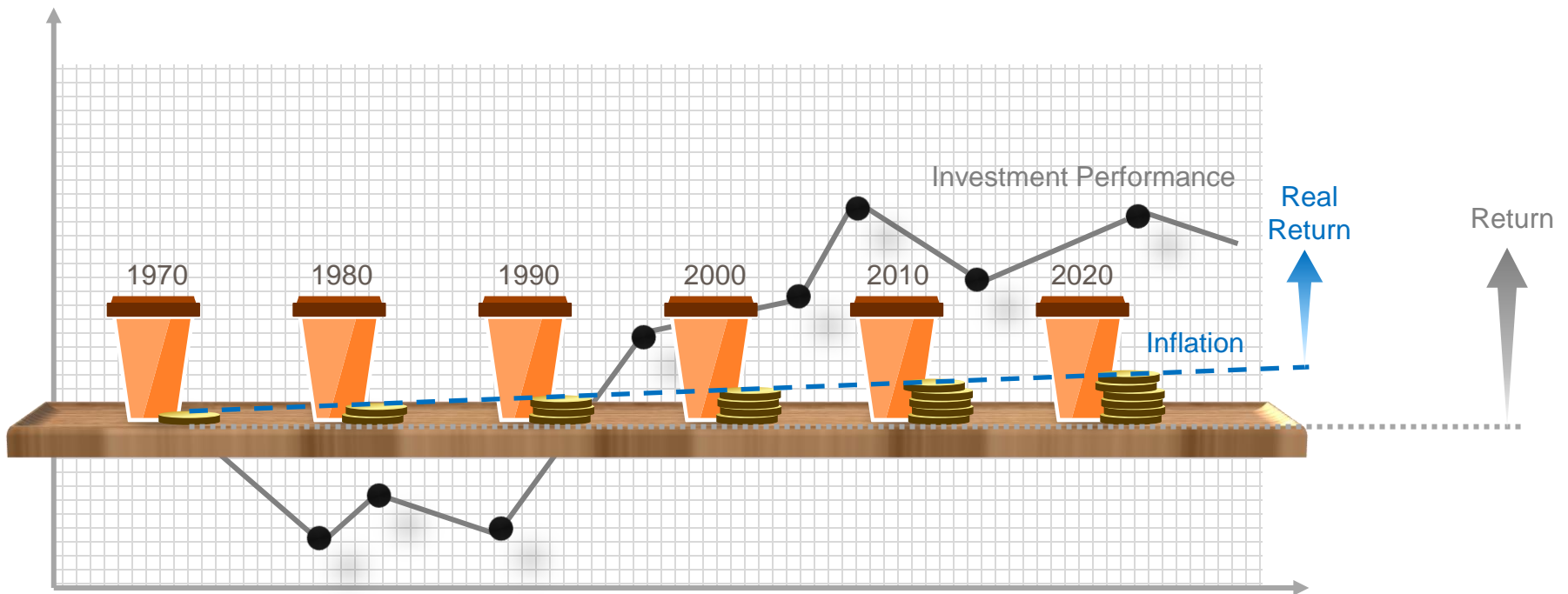
Inflation - the reduction in the purchasing power of money over time:



Graphic shown for illustrative purposes only.

the impact of inflation.

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



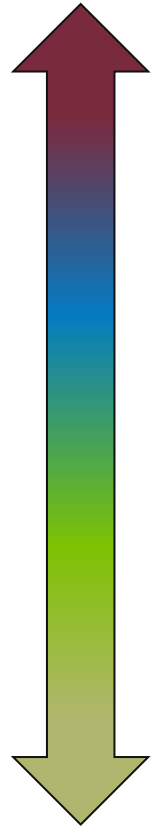
Graphic shown for illustrative purposes only.

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investment risk and returns.

High



Low



Equities

Volatility, Timing,
Concentration



Property

Liquidity, Negative Equity,
Taxation, Tenants



Bonds

Default, Credit,
Inflation

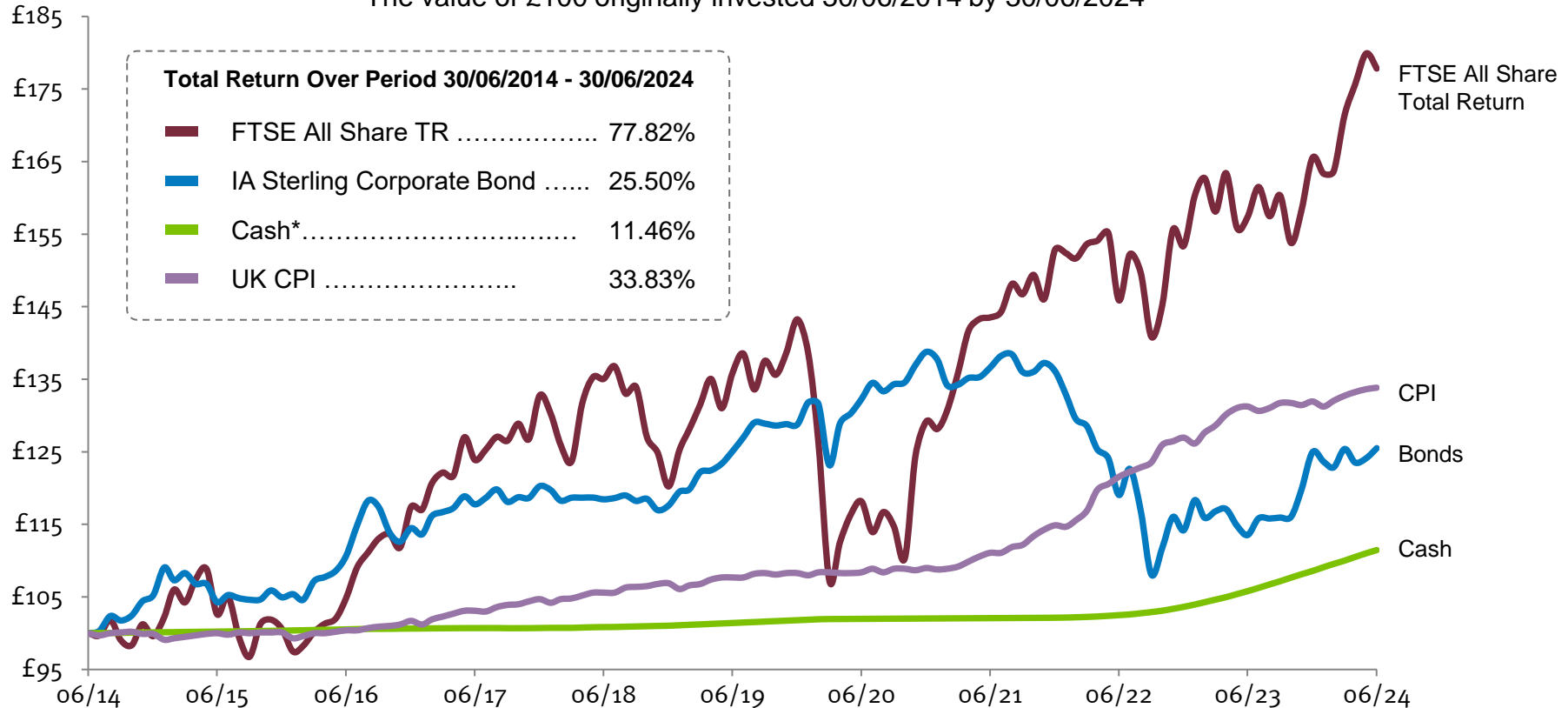


Cash

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.

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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)

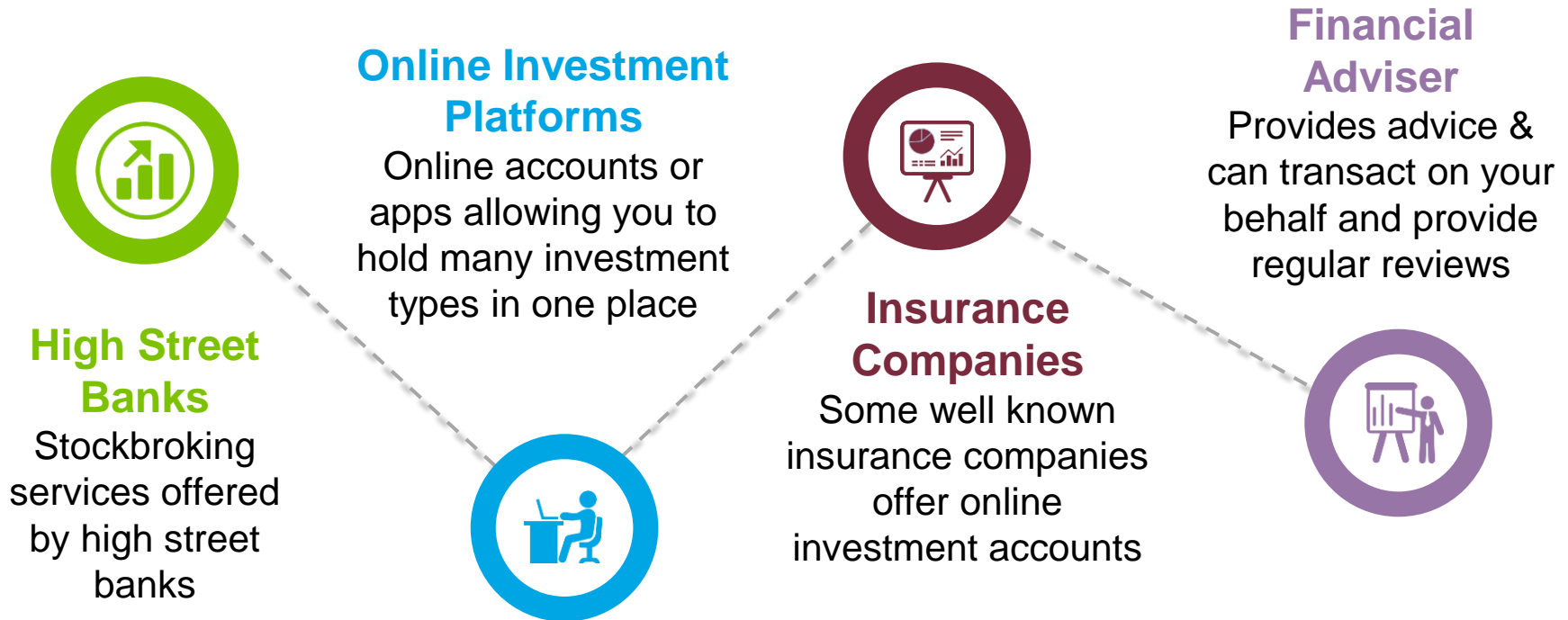
OR

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:



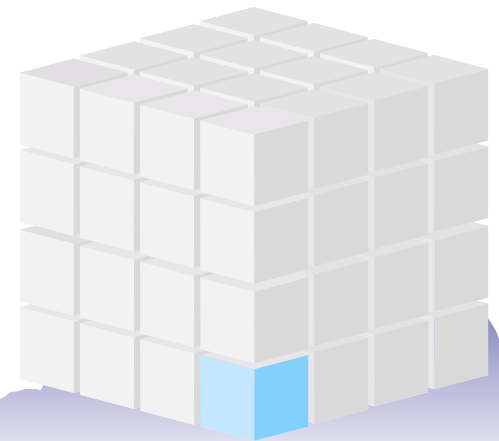
Within each of these services you can often access 'tax wrappers' such as an ISA or SIPP

Share Save.

sharing our success.

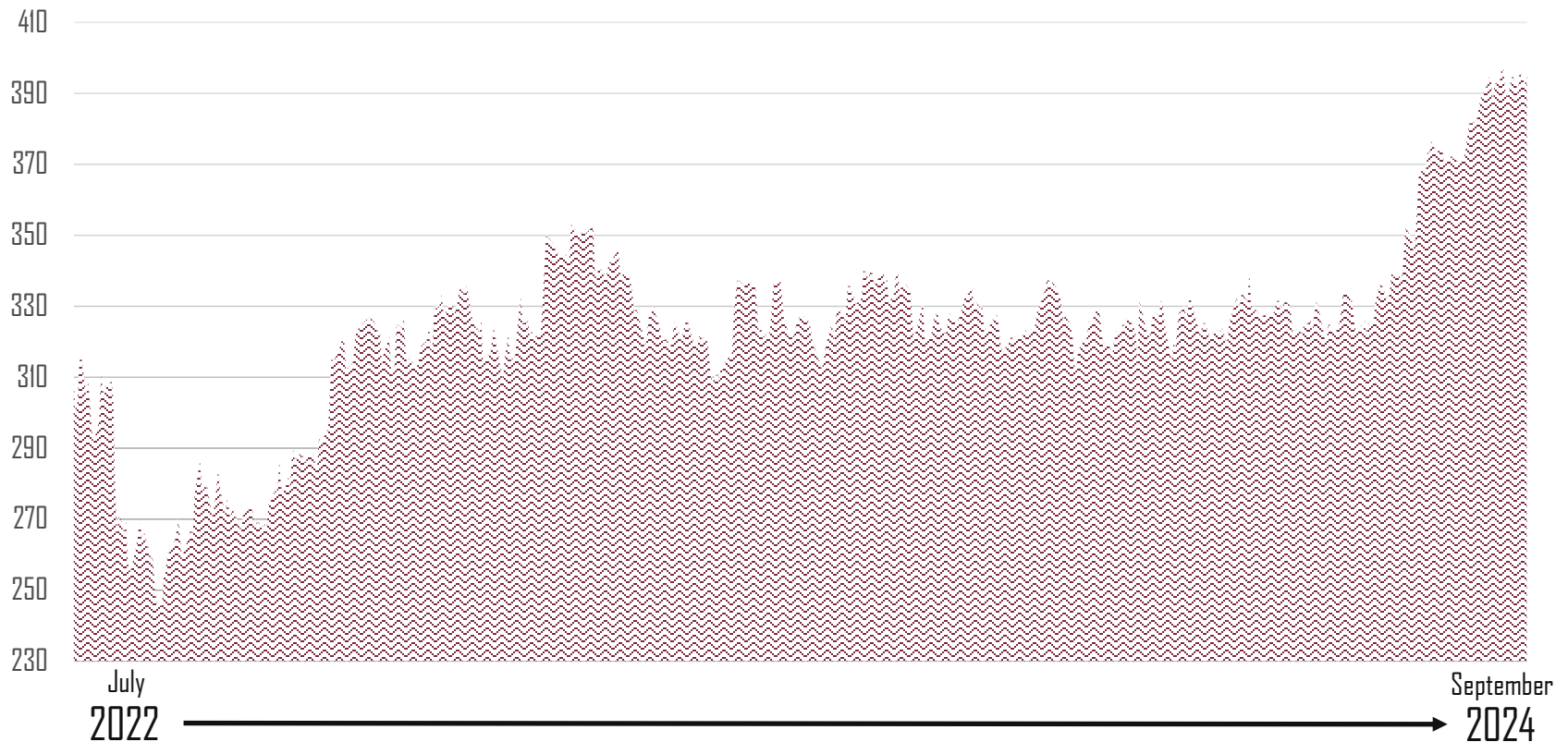
Share Save gives you the option to buy Haleon shares at a fixed option price in the future.

- 👍 A 20% discount is applied to the Haleon share price to establish your option price at the start of the plan
- 👍 Benefit from any growth in the Haleon share price during the plan's term
- 👍 You can elect to receive your savings back at the end of the plan if you wish



share performance.

The Haleon share price since launch in 2022.



Past performance is not an indicator of future performance.

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share save.

Shares can be held, sold or transferred to an ISA

Save £5 - £500 per month



Possible tax-free bonus at the end of the contract

The 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 receive your savings back

Save for a 3 year period

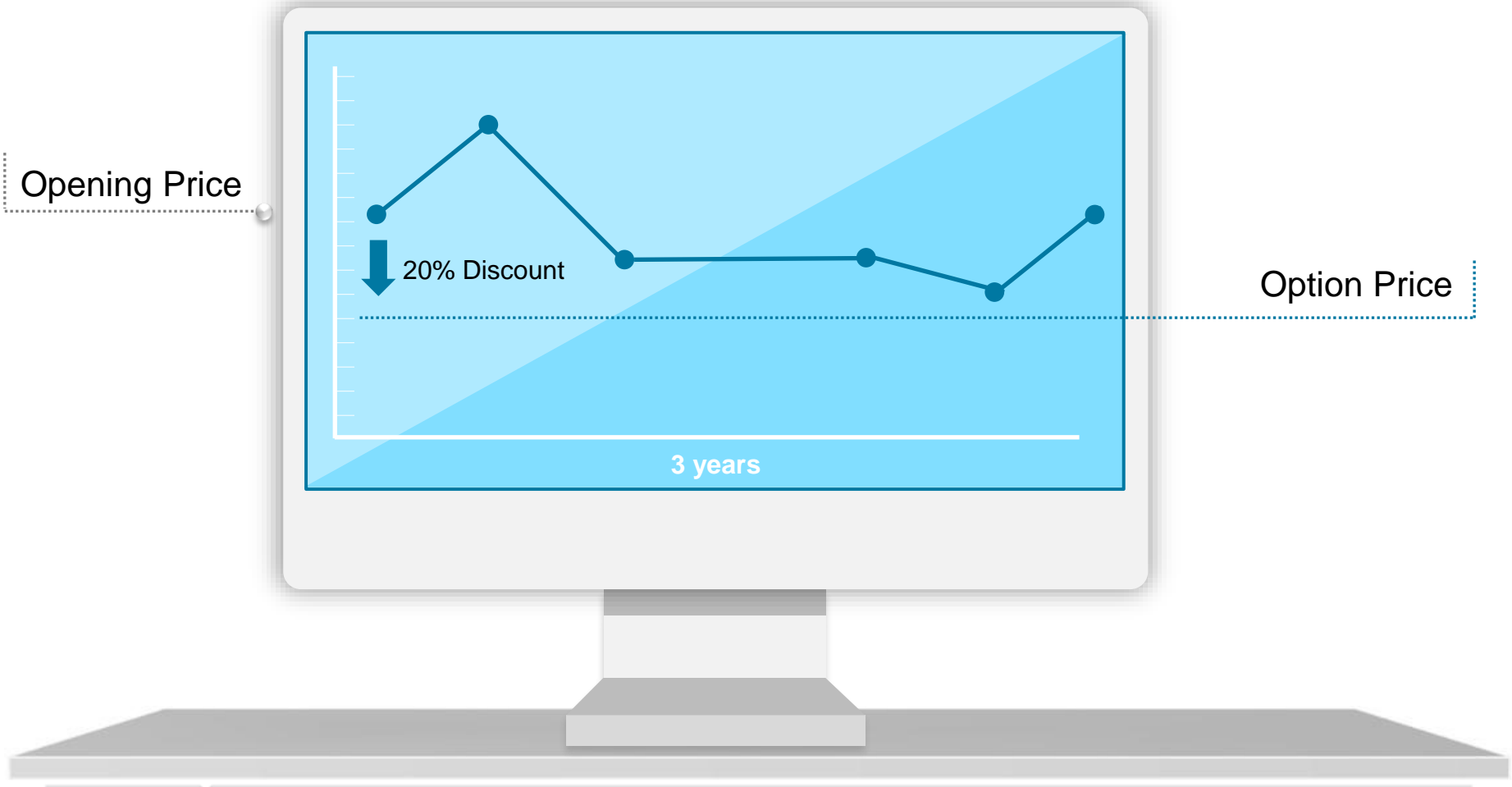
share save.



For illustrative purposes only

share save.

The 20% discount means that the share price doesn't need to go up for you to make a gain.



For illustrative purposes only

share save.

The 20% discount means that the share price doesn't need to go up for you to make a gain.



For illustrative purposes only

share save.

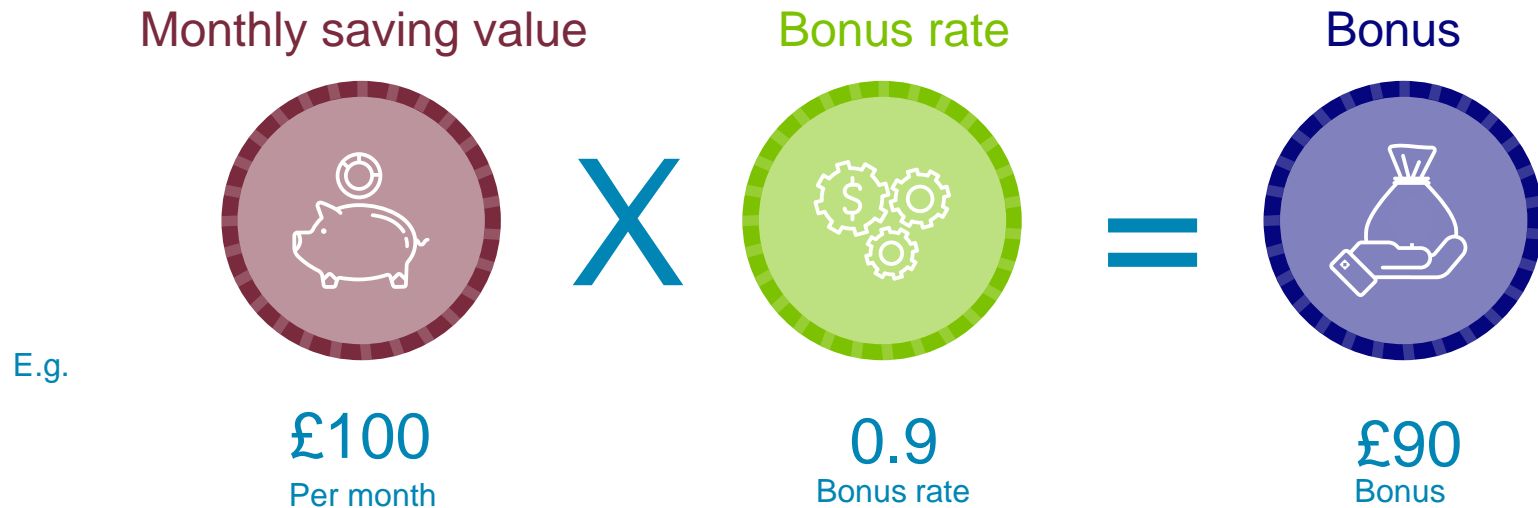
The 20% discount means that the share price doesn't need to go up for you to make a gain.



For illustrative purposes only

the bonus rate.

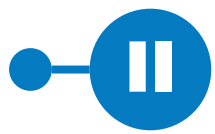
A SAYE bonus rate is set at the start of the savings contract and is paid to all qualifying participants at the end of the term.



The total value of a participant's savings and bonus can be used to calculate the number of shares granted under the SAYE option.

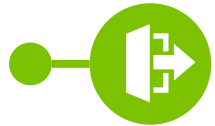
flexibility.

The Haleon share plan allows flexibility with monthly payments, allowing you breathing space if you need it.



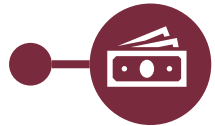
Take a break

Delay monthly contributions for up to 12 occasions in total



Withdraw early

Ability to withdraw savings at any time



Early leaver rate

You will not be able to buy Haleon Shares, but you may still get a bonus



life events.

Haleon understand that life events can impact your plans, so the Share Save plan can adapt around these.



Maternity / Paternity

Pause payments using the savings holiday of up to 12 months allowing you to pause saving for any reason



Redundancy or retirement

You may exercise your option/s to purchase shares for a period of up to six months from the retirement date, Redundancy Termination Date or maturity date, whichever is earlier or receive your savings back (with any applicable bonus)

share save maturity options.

When your plan matures, you can use your savings to buy Haleon shares at the discounted option price set at the beginning of Share Save.



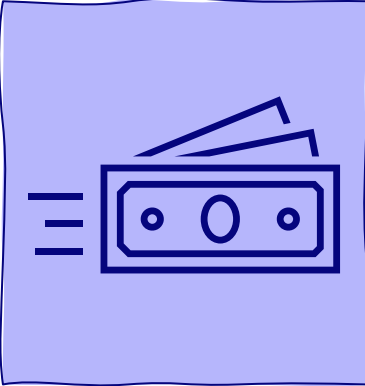
Buy & hold

Keep the shares in your account or transfer to an ISA, spouse or civil partner.



Buy & sell

Use your savings to buy Haleon shares at the discounted price and sell them immediately.



Withdraw

Withdraw all your savings as cash without purchasing shares.

share save 2024 invitation.



Invitation window opened on 25 November 2024



Invitation window closes at 5pm on 9 December 2024



The first payment is made via January 2025 payroll

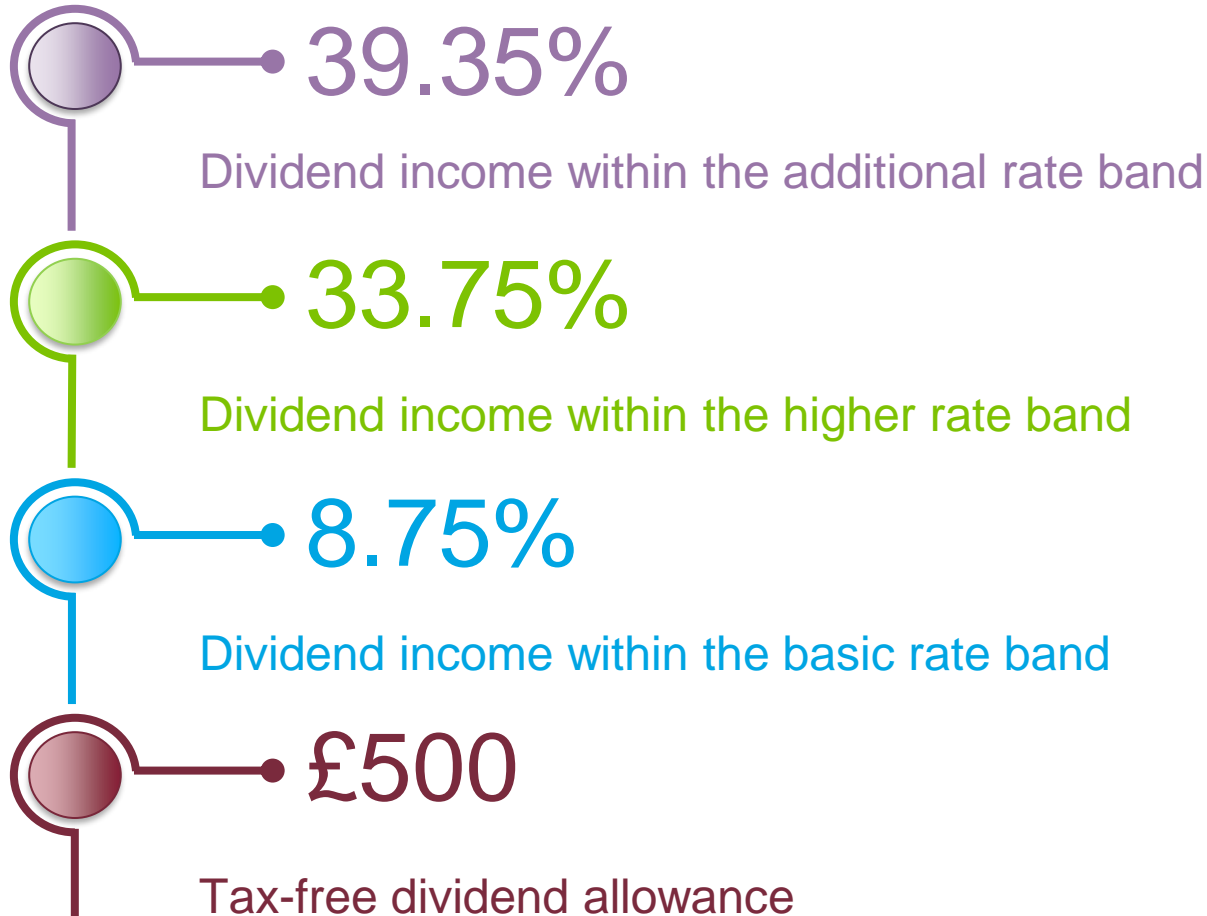


The option price for share save 2024 will be made available after 22 November 2024

Register by logging in to Total Reward Online

considerations for maturing
plans.

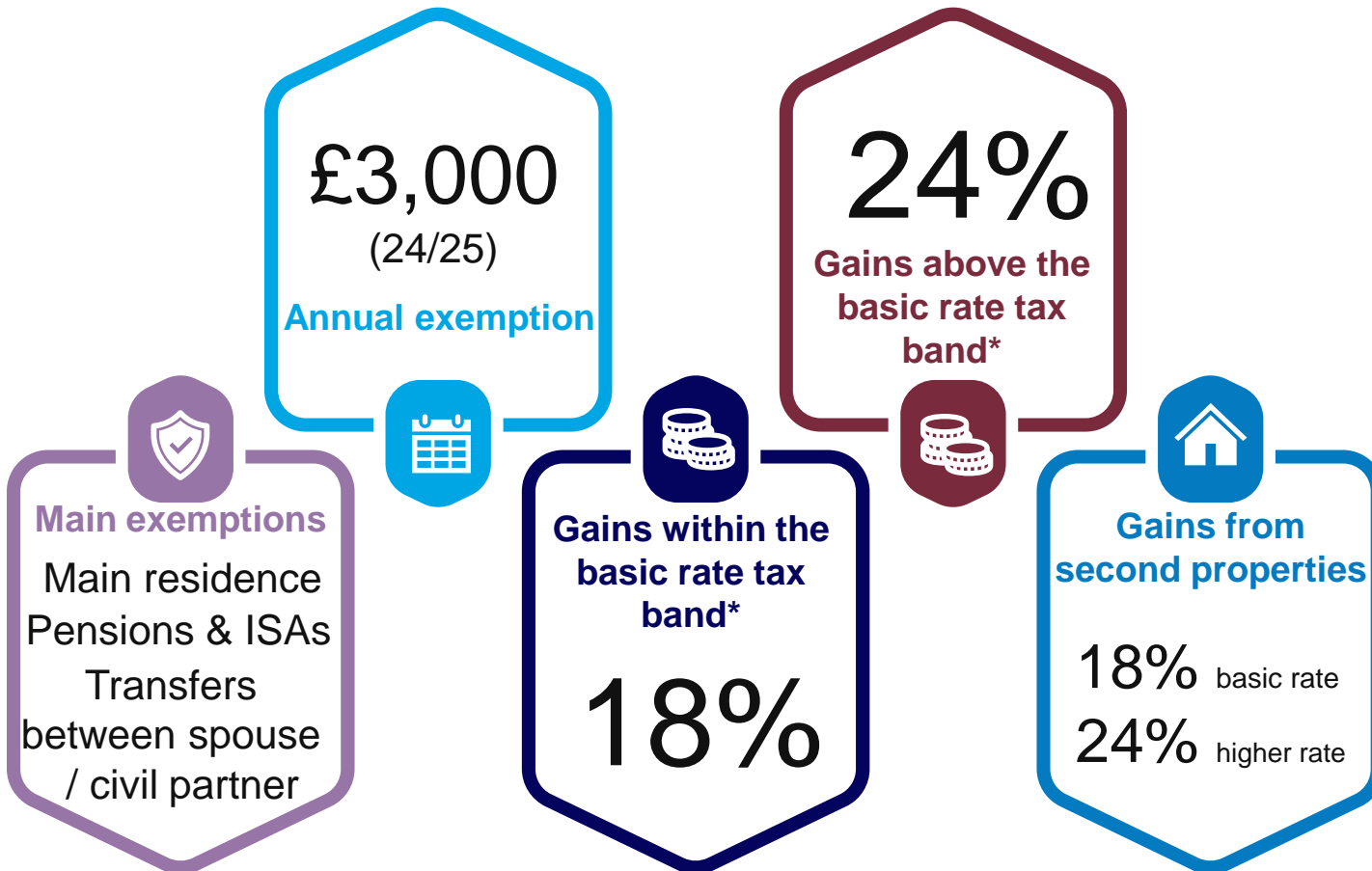
dividend tax.



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.

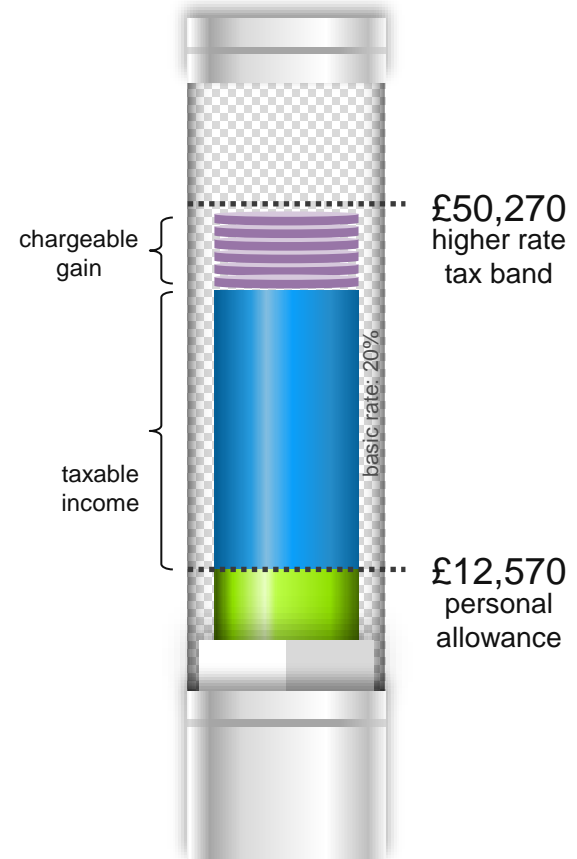


*Gains realised prior to 30 October 2024 are charged at lower rates of 10% and 20%.

determining your CGT rate.



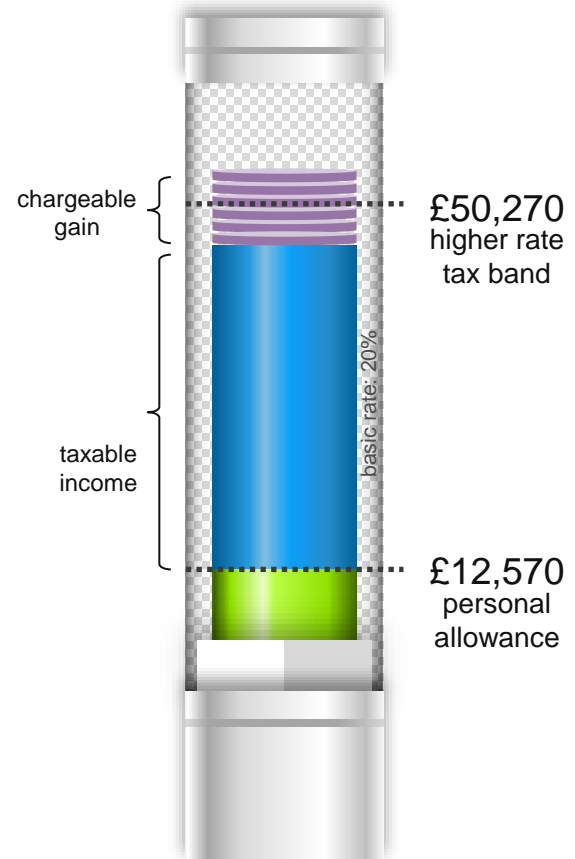
- Basic rate tax payer
- Entire gain falls within the basic rate
- Tax on chargeable gain = 18%



determining your CGT rate.



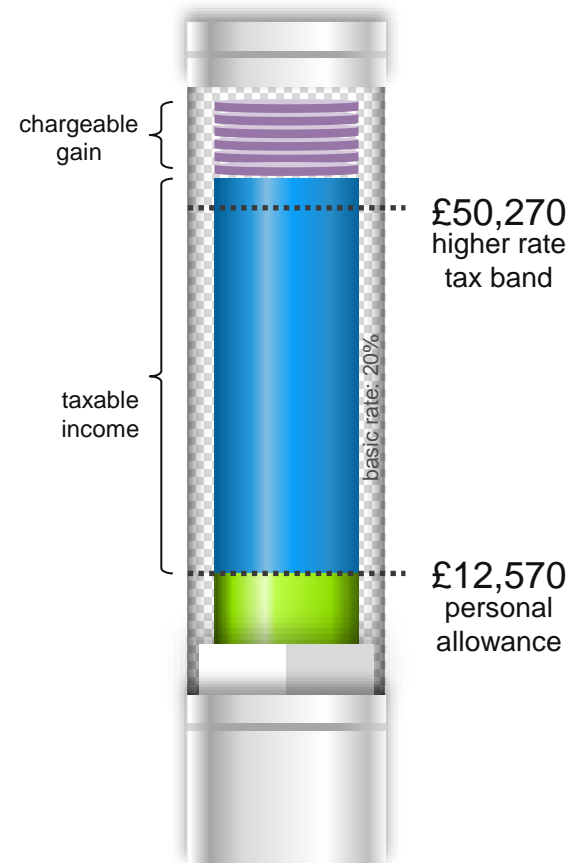
- Basic rate tax payer (before gain)
- Part of the gain falls within the basic rate
- Remaining gain falls in the higher rate
- Tax on chargeable gain = 18% and 24%



determining your CGT rate.



- Higher rate tax payer
- Tax on chargeable gain = 24%

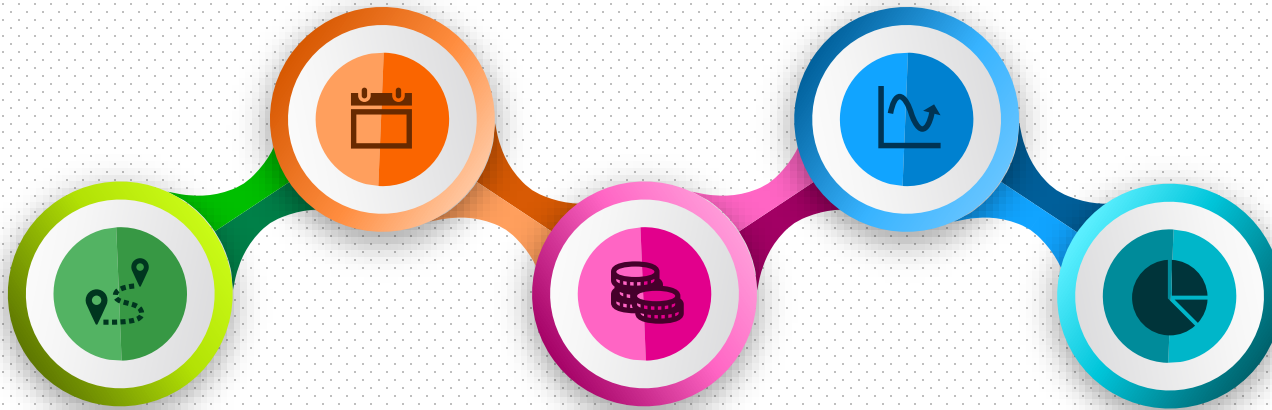


transferring shares to an ISA.

Using the ISA Transfer window (ISA allowance is £20,000 for the current tax year)

Transferring within 90 days of the date you acquire the shares

Sell your shares immediately free of CGT, or keep them in the ISA



Shares may be transferred directly into an ISA*

Transfer is not a 'chargeable event' for CGT purposes

Useful if considering:

- Holding shares
- Sheltering future returns from tax
- Diversifying

*Subject to ISA limits. The Equiniti ISA is available for this purpose however you can choose an alternative provider

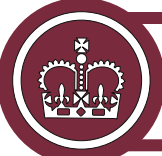
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next steps.

useful contacts.

 **Money Helper** 01
www.moneyhelper.org.uk

 **Government - information on tax** 02
www.gov.uk/browse/tax

 **Register for Haleon Share Save** 03
Visit Total Reward Online

seeking advice.

An adviser will assess your circumstances, objectives and risk profile and provide you with a personal recommendation to meet your objectives.

All regulated firms are listed on the Financial Services Register, this provides confirmation that the firm is authorised, the specific services they are authorised to provide and details of the advisers who work for them.

Financial Services Register link:

- <https://register.fca.org.uk>

contact us.

We provide a telephone helpline and a regulated investment advice service through **my wealth** - a trading name of Wealth at Work Limited which is a member of the Wealth at Work group of companies.

It helps individuals to understand their personal financial situation especially when selecting their retirement income options.

- Telephone **0800 028 3200**

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