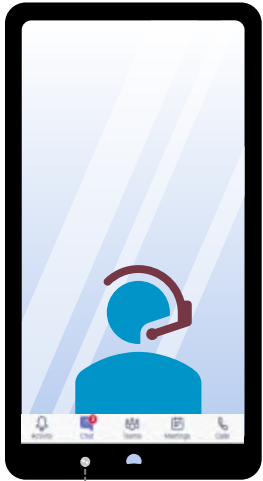

welcome to:
savings and investments -
advanced

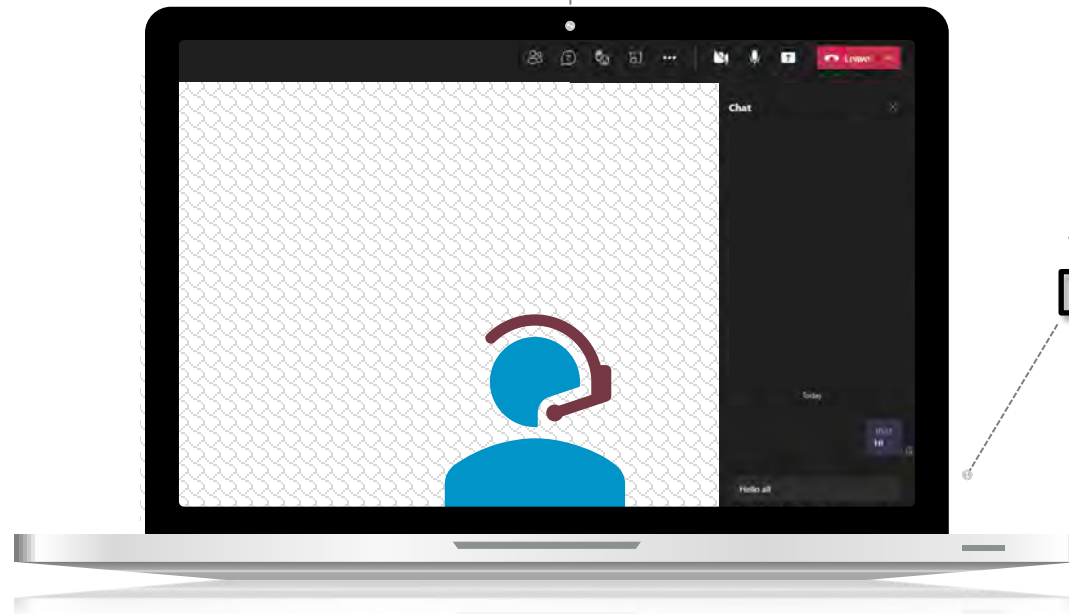
using the chat box.



tap the chat box icon
(it may be at the top of your
device's screen)



click the chat box icon



type a message

Hello all...

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.

financial education structure.

Request a Callback

You will be able to ask questions relating to your own circumstances.



Online Seminar

Today's online seminar will cover scheme specific financial education.



Next steps

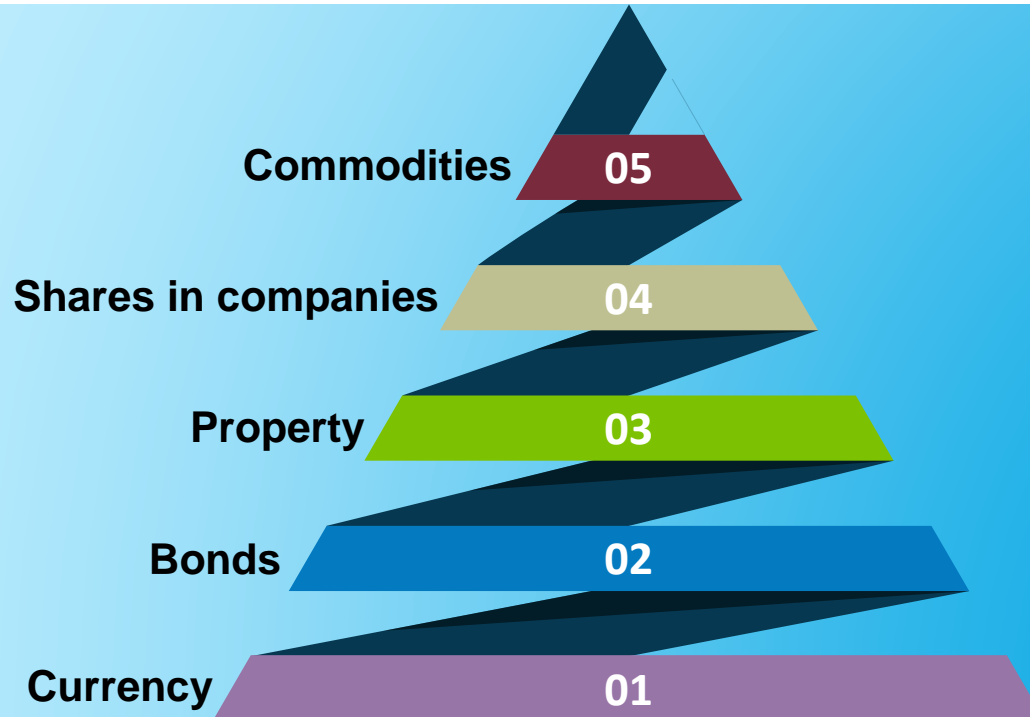
We will identify your next steps and point you in the right direction.

agenda.

- Asset classes
- Diversification
- Investment funds
- The Haleon share plans
- Tax allowances
- Next steps

asset classes.

types of investments.



currency.



Physical cash



Cash in the bank



Other currencies



- + Easily accessible
- + Capital is secure
- Low returns on investment
- Inflation
- Currency Exposure

bonds.

Bonds are issued by companies or governments to raise money in return for interest.



A bond usually has an interest rate and term attached to it



The issuer pays the interest rate annually until the bond matures



The investor receives their initial investment back at maturity



Default



Credit



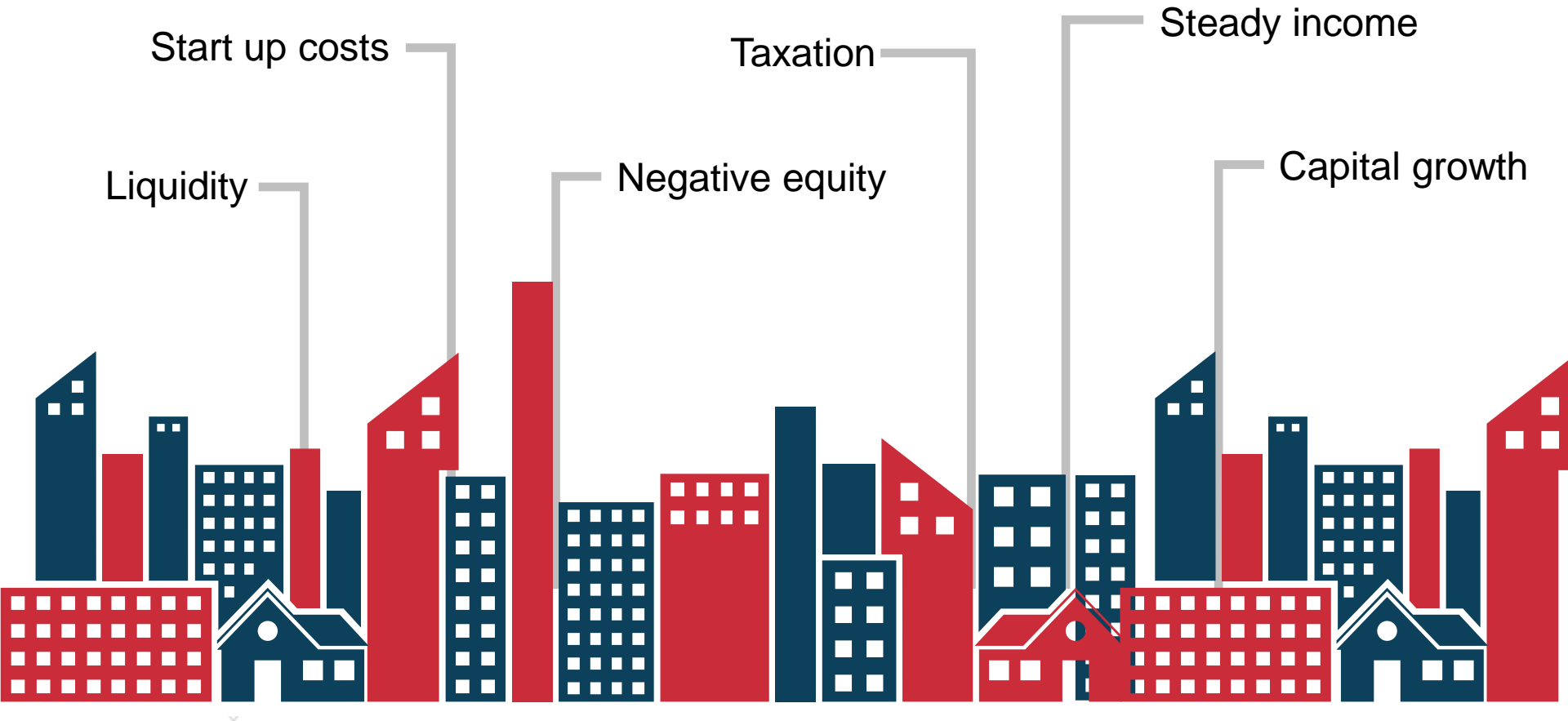
Inflation

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property.

Property is usually looked at as a long term investment.



shares in companies.

Shares are units of ownership in a company and are issued by the company to raise funds.

 High potential returns

 Easy to purchase

 Low minimum investment

 Capital at risk

 Volatility

 Timing

 Time to research

 Taxable

 Concentration

commodities.

Precious metals



Oil



Gas



Electricity



Agriculture



Inflation



Weather



Political unrest



Global events



New technologies



Concentration



Volatility



Timing

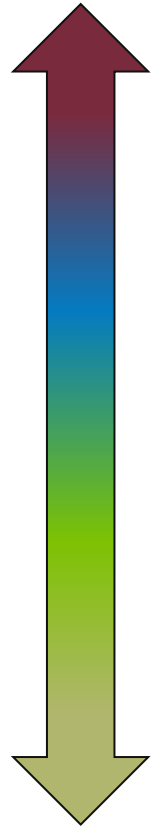


Supply & demand

diversification.

investment risk and returns.

High



Low



Equities

Volatility, Timing,
Concentration



Property

Liquidity, Negative Equity,
Taxation, Tenants



Bonds

Default, Credit,
Inflation

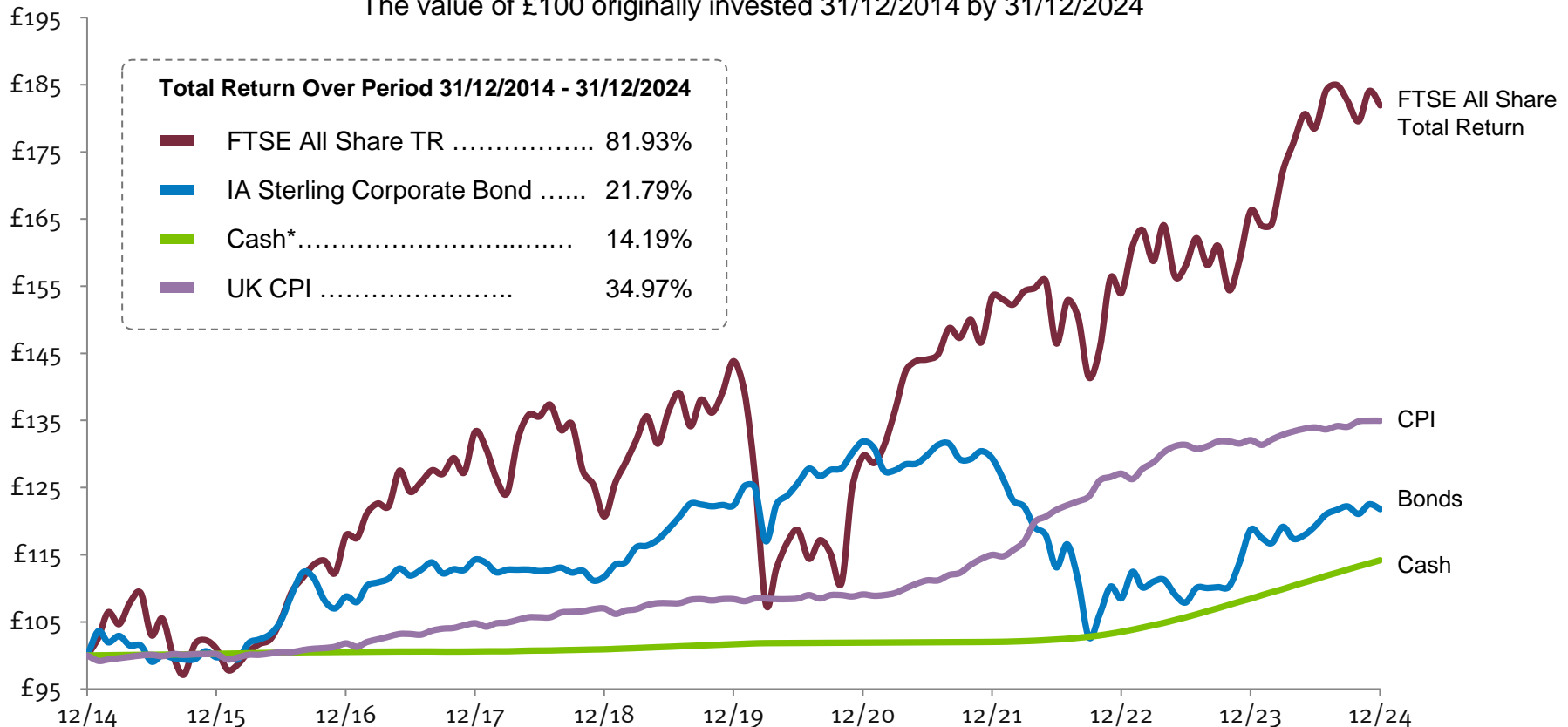


Cash

Inflation, Interest Rates,
Currency Exposure

risk and returns: the real world.

The value of £100 originally invested 31/12/2014 by 31/12/2024



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 31/12/2014 to 31/12/2018 and the UK Bank of England Base rate from 31/12/2018 to 31/12/2024.

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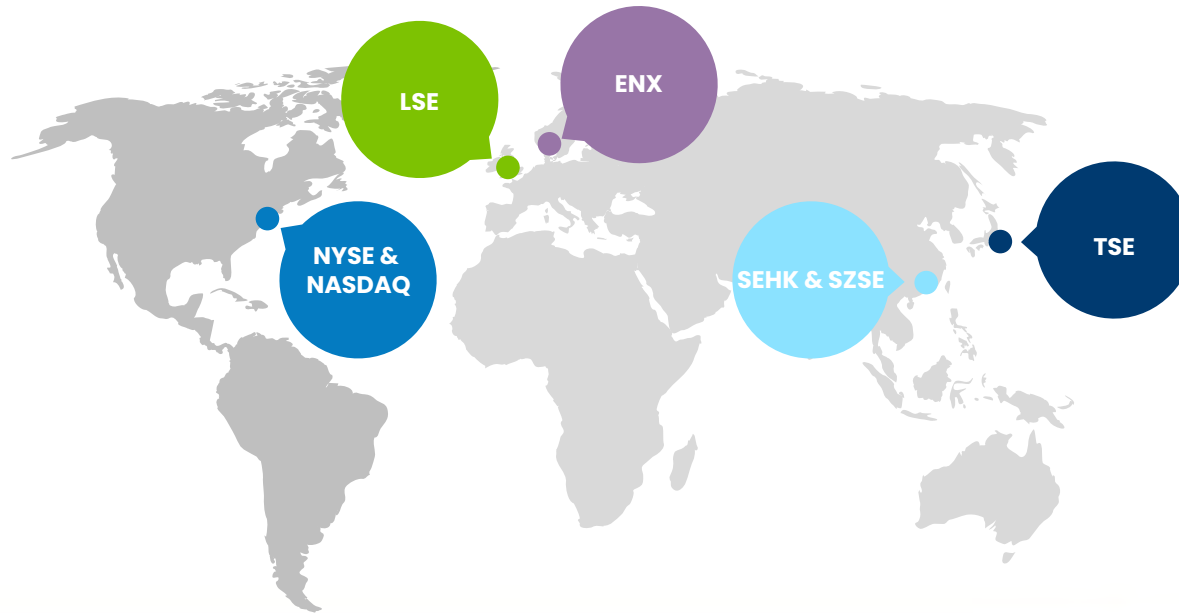
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what is the stock market?

stocks
issued

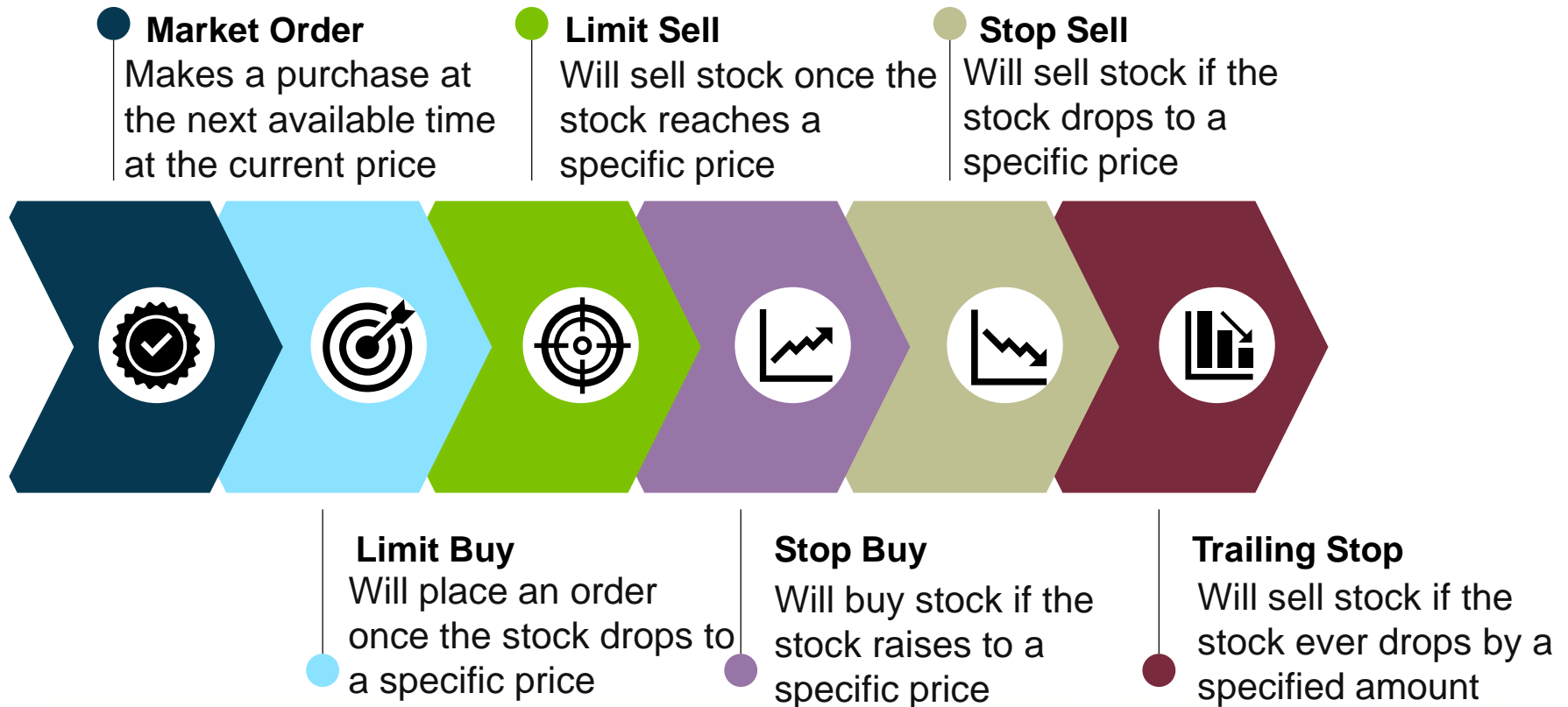
stocks
bought

stocks
sold



buying shares.

When buying shares yourself, there are a number of different ways you can execute the order.



single share.

Holding shares in a single company exposes you to concentration risk.

% share price over one year

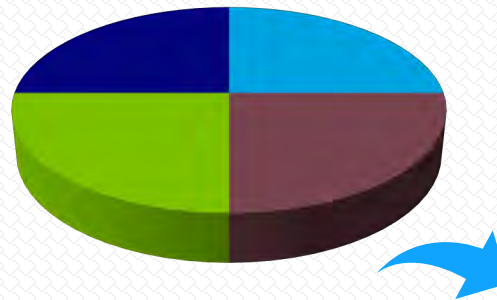
Small Pharma -44%

Corp Company +54%

X Cars +130%

Big Pharma -44%

25% held in each stock



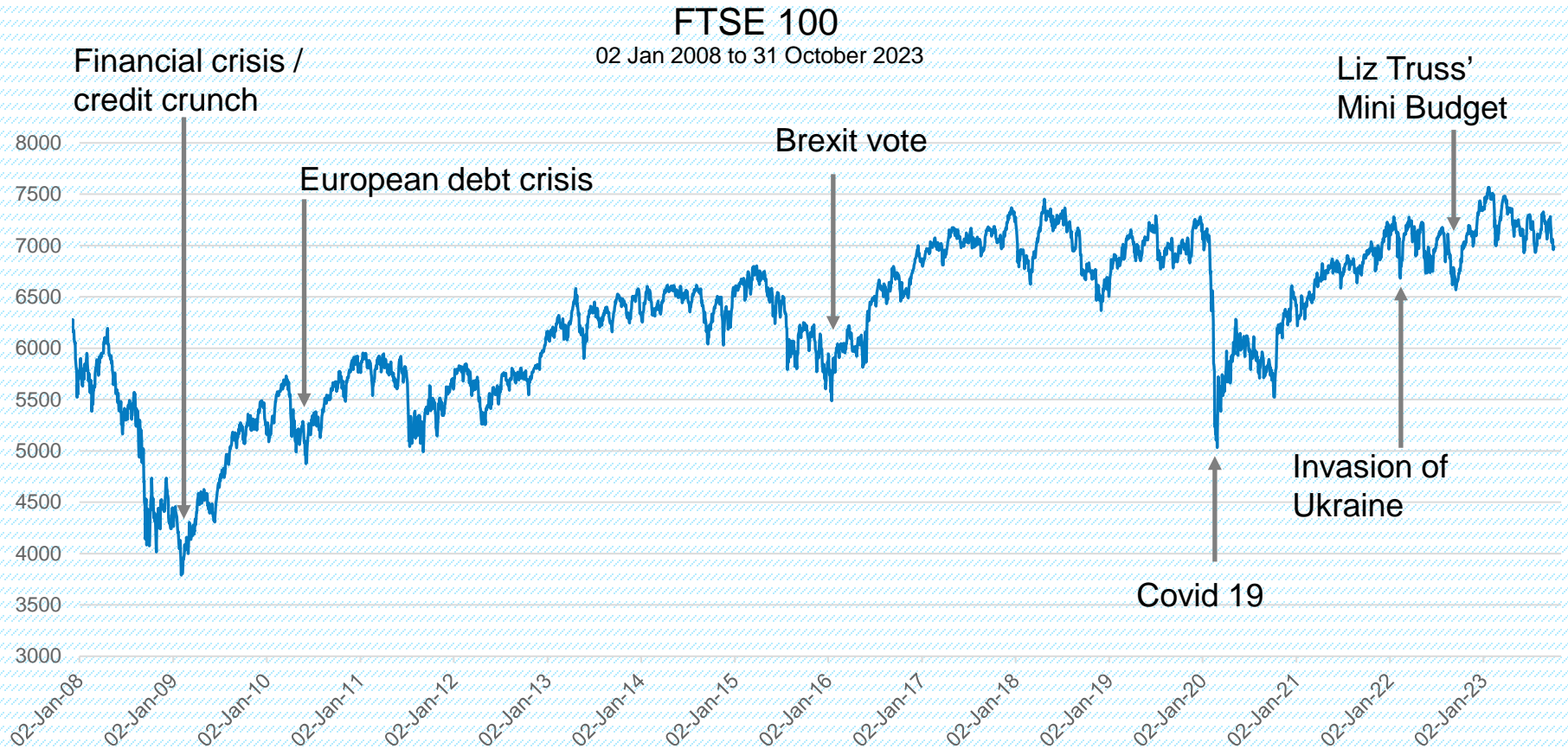
+24%
Portfolio change

Figures shown for illustrative purposes only. Past performance is not a guide to the future.

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volatile markets.



Data source: Google Finance. For illustrative purposes only. Investment returns are not guaranteed

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diversification.

01 Single Company



Exposure to the fortunes of a single company

Future wealth aligned to the success of a single company

02 Many Companies



Invest in a number of companies

Limits exposure to a single company

03 Many Sectors



Diversify further by ensuring investments are in different sectors

Limits exposure to a single sector (e.g. retail)

04 Geographical Areas

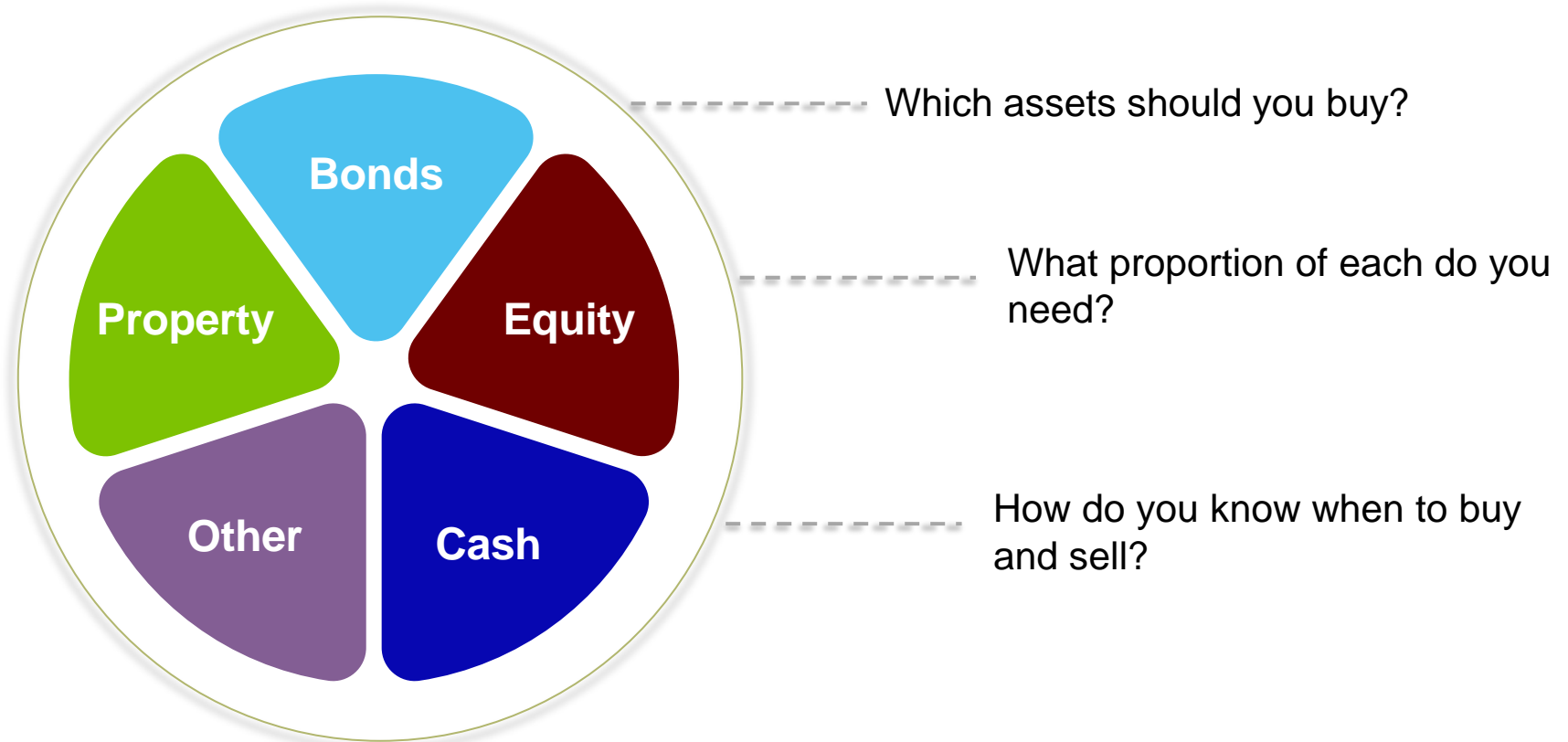


Finally, spread investments across economies throughout the world

Limits exposure to a single country or region

diversification.

As well as diversifying within equities, you should also look to diversify in the assets you hold.



investment funds.

passive funds.

Passive funds (often called index trackers) aim to track a particular market by selecting shares from a number of companies and grouping them together to create a “basket”.



Purchase a share of a basket



Could represent an industry, geographical area or a blend



Aims to replicate the market regardless of performance



Usually have relatively low fees



passive funds.

Passive funds (often called index trackers) aim to track a particular market by selecting shares from a number of companies and grouping them together to create a “basket”.



Index World



FTSE 250 Index



Corporate Bond Index



Global Technology Index



actively managed funds.

Actively managed funds pool together money from investors and shares are selected by a fund manager.



Investment and allocation shown for illustrative purposes only

- Shares are traded regularly
- Reacts to market conditions
- Can be expensive vs passive funds

decentralised finance (DeFi).

Investment in crypto currency, tokens, non-fungible tokens (NFTs) and assets has become more popular. But it can be one of the most risky form of investments.

Aims



Remove the need for banks and government



Increase security through blockchain



Cheap and fast payments without borders

Issues



Highly volatile*



Targeted by cyber criminals



Lack of regulation

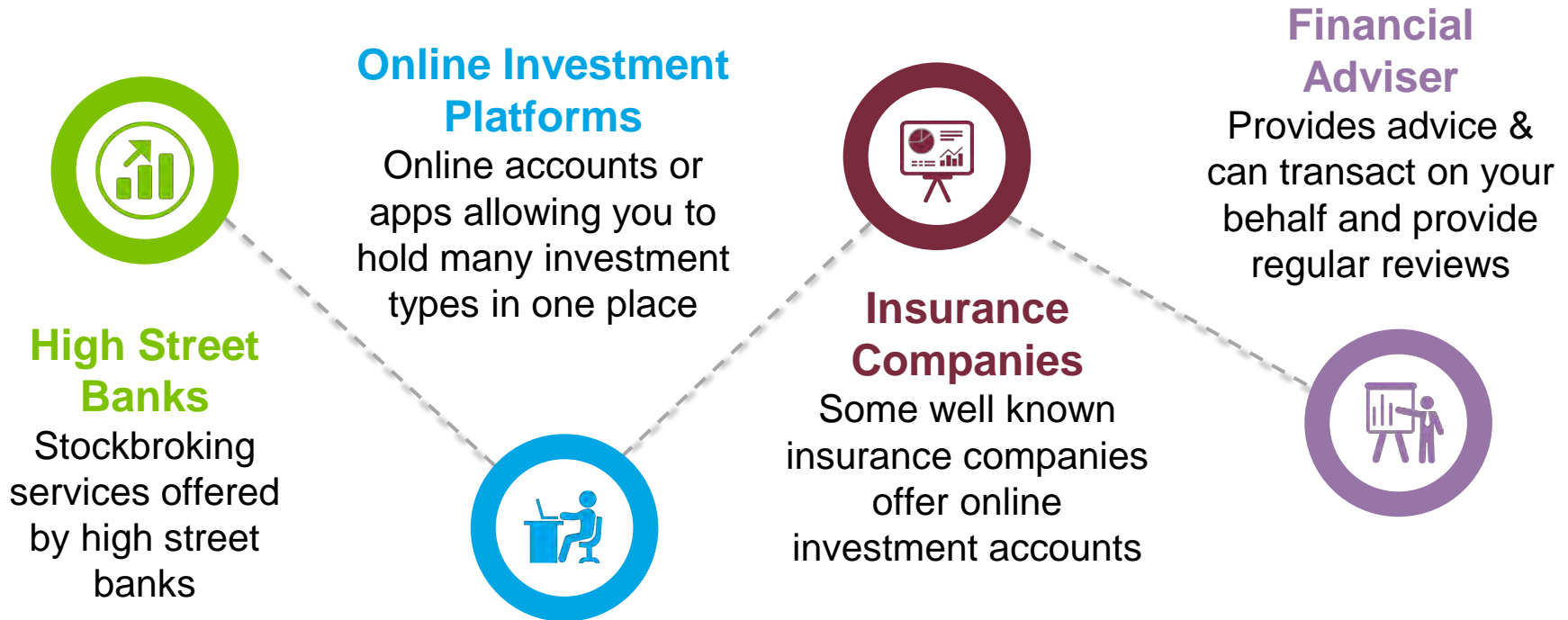


you should only invest what you can afford to lose.

*excluding some fiat backed stable coins

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

Haleon share plans.

share reward.

Contribute
10% of salary
up to £125 pm

Dividends can
buy dividend
shares or can
be paid as
cash

Shares can be
sold tax free
after 5 yrs
(Dividend
Shares 3 yrs)

Savings on
Income Tax
and National
Insurance

1 free share
added per
share you buy

Shares can be
transferred to
an ISA, or
sold and the
proceeds
transferred to
a SIPP*

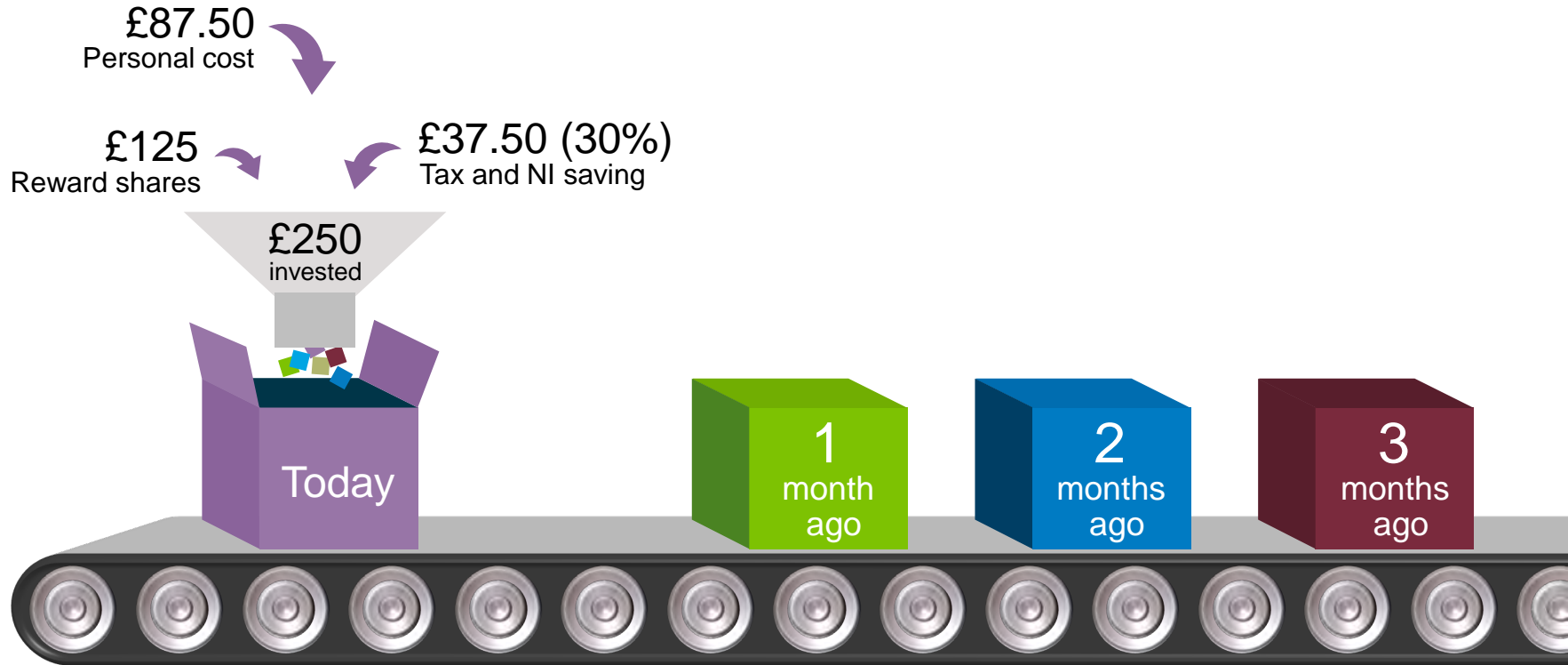
*Subject to HMRC limits

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share reward.

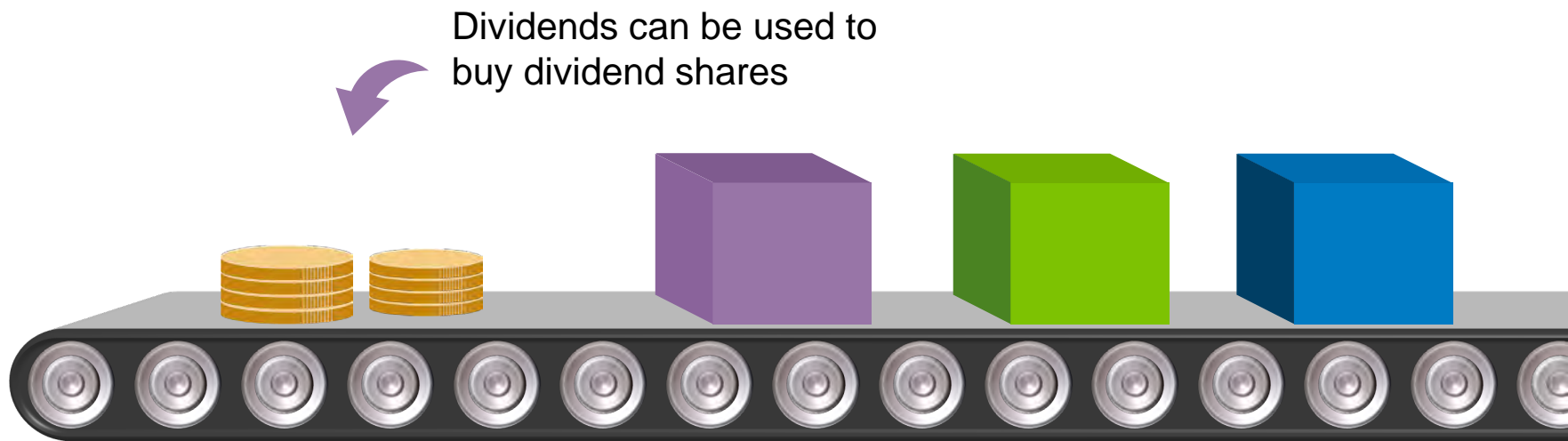
A basic rate tax payer making the maximum monthly investment into Share Reward.



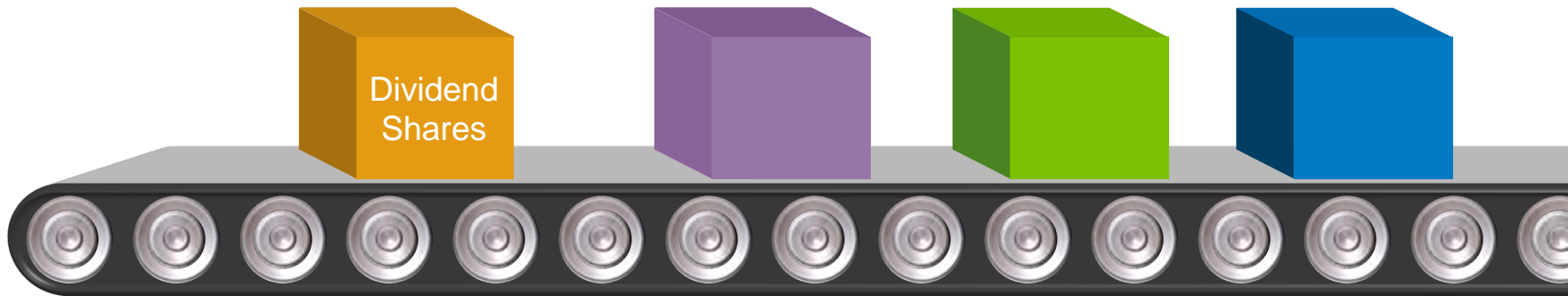
share reward.



share reward.



share reward.



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share reward.

After 3 years...
access dividend shares
tax free or leave them in
the Scheme

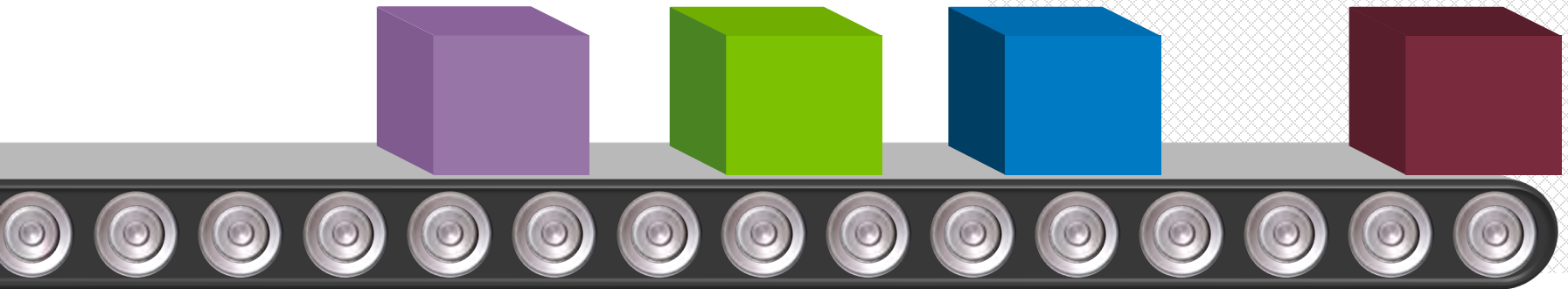


Dividend
Shares

share reward.

After 5 years...

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**

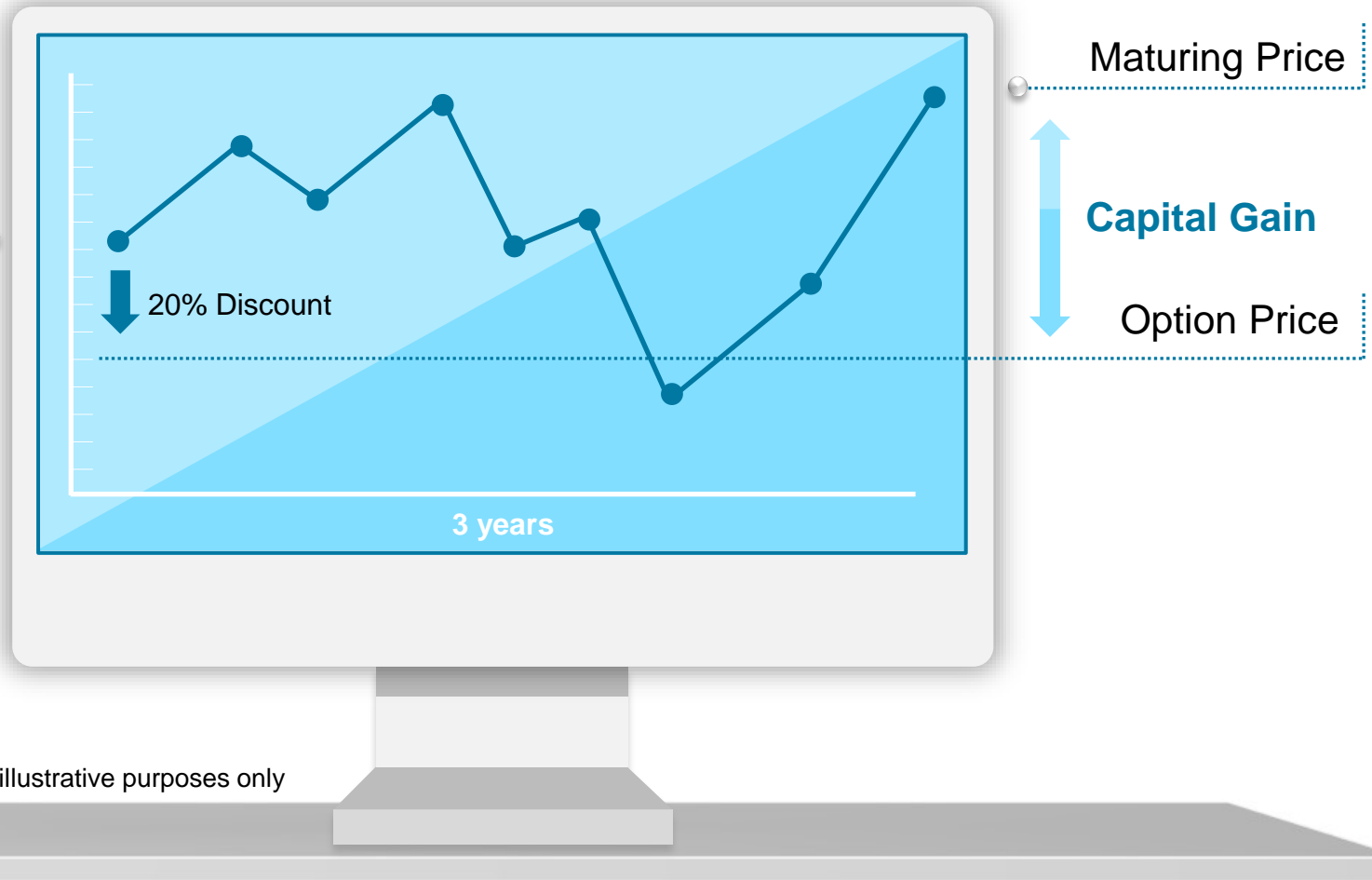
*your option can be exercised anytime within 6 months from the end of the term

**subject to HMRC limits

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share save.



For illustrative purposes only

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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

tax allowances.

personal savings allowance.

£1,000

Basic rate

20%

£20,000

£500

Higher rate

40%

£10,000

£0

Additional rate

45%

5%
savings
rate

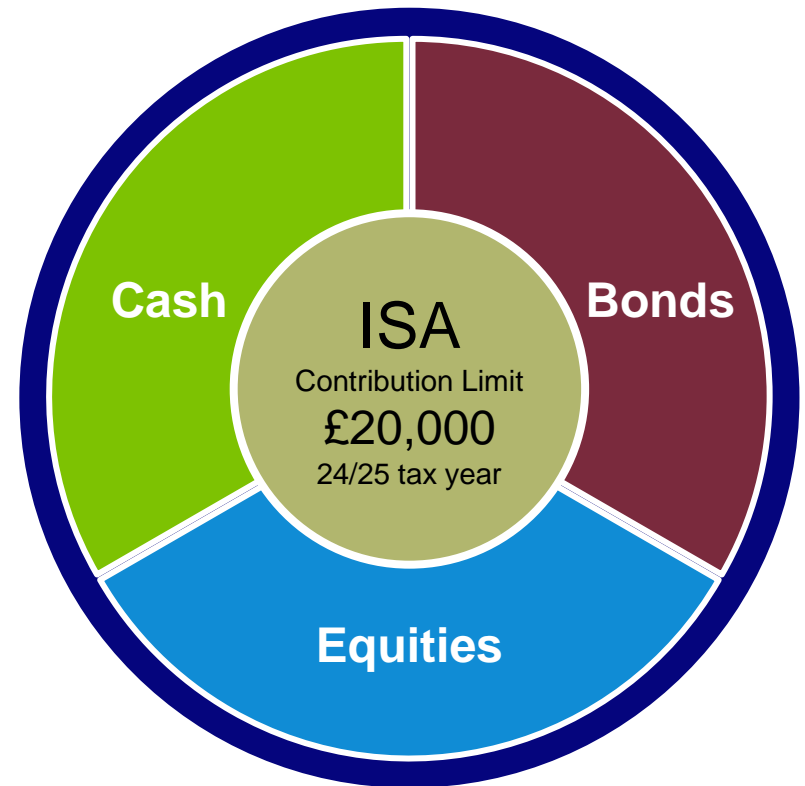
The Personal Savings Allowance is based on UK income tax rates and not Scottish income tax rates

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individual savings accounts (ISAs).

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



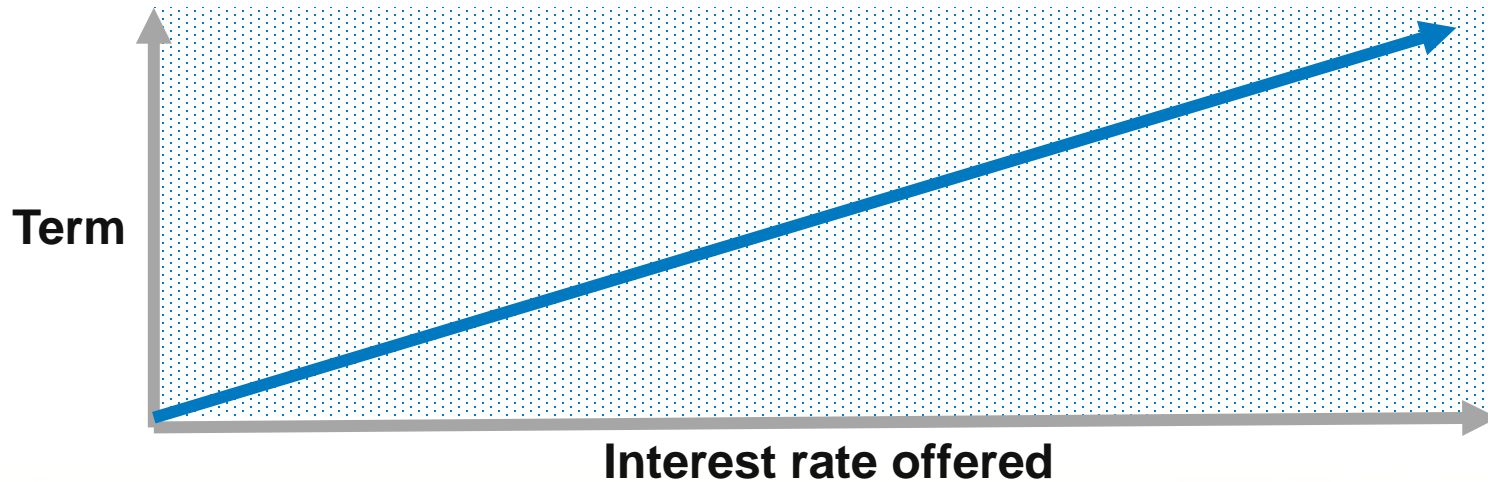
cash ISA.

A cash ISA is like a normal savings account, but with the advantage of protecting your savings interest from tax.

Easy access cash ISA

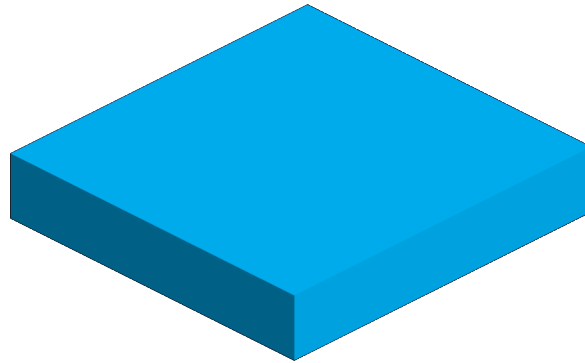
- Make one off or regular contributions
- Usually offer a similar rate of interest to other savings accounts on the market

Fixed term cash ISA



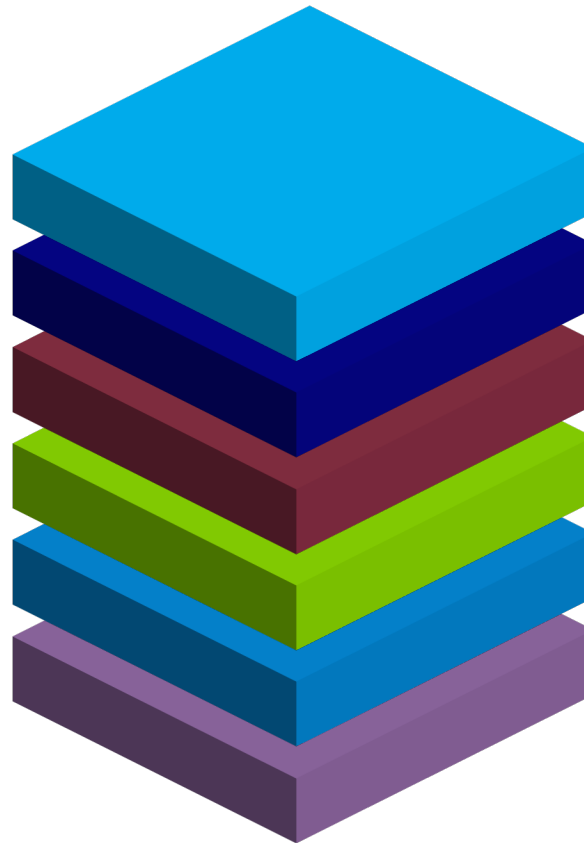
stocks and shares ISA.

Hold multiple asset classes in a stocks and shares ISA to protect them from tax on dividends or Capital Gains Tax.



stocks and shares ISA.

Hold multiple asset classes in a stocks and shares ISA to protect them from tax on dividends or Capital Gains Tax.



Investment trusts



Currency

Stocks and shares



Exchange-traded funds

Open Ended Investment Companies



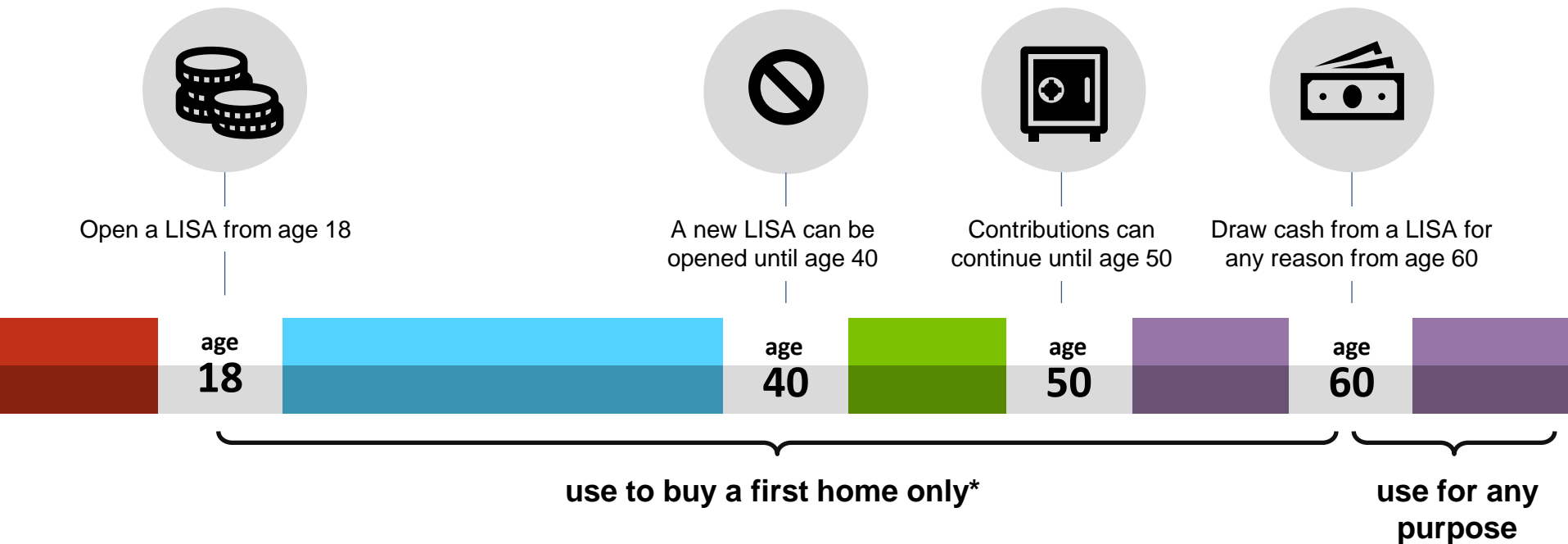
Bonds

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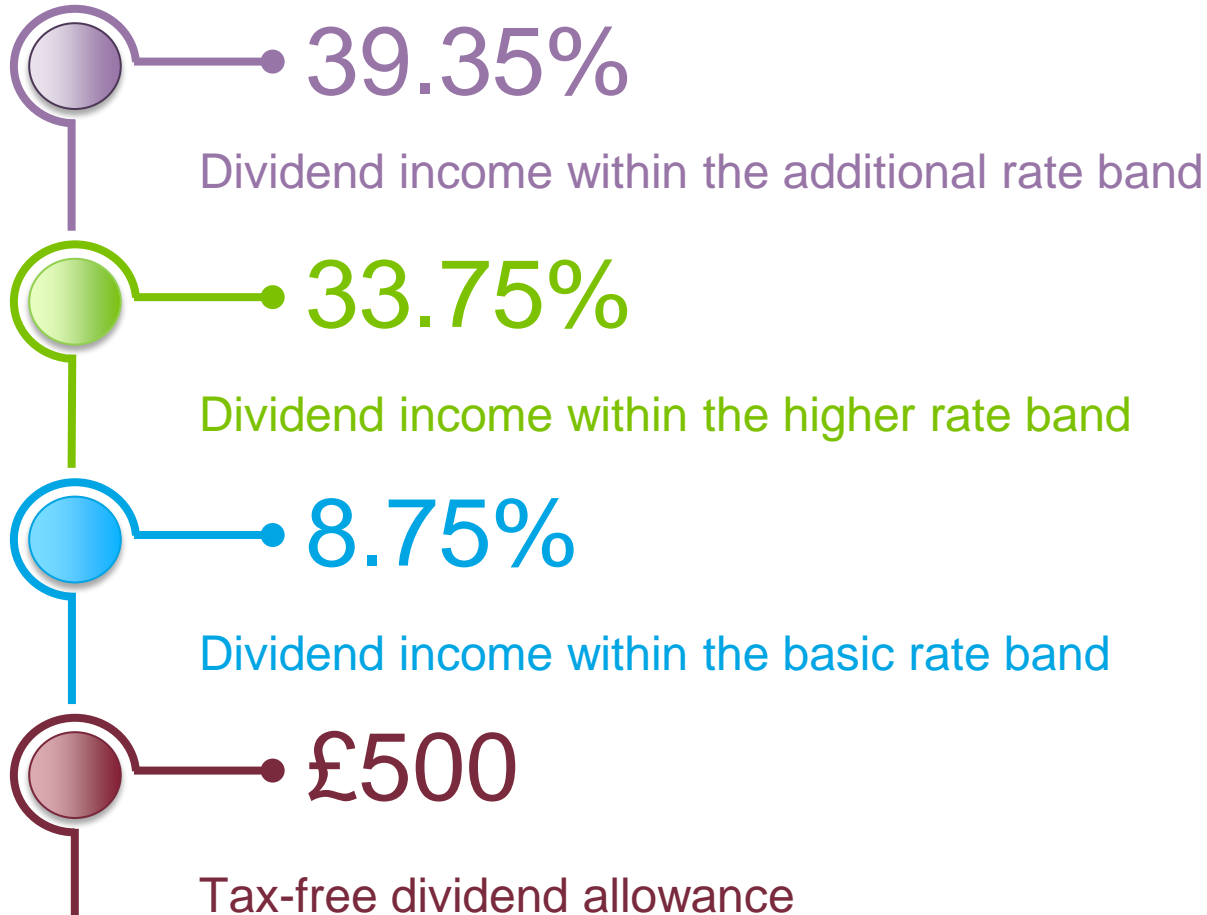
lifetime ISAs.

- 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.

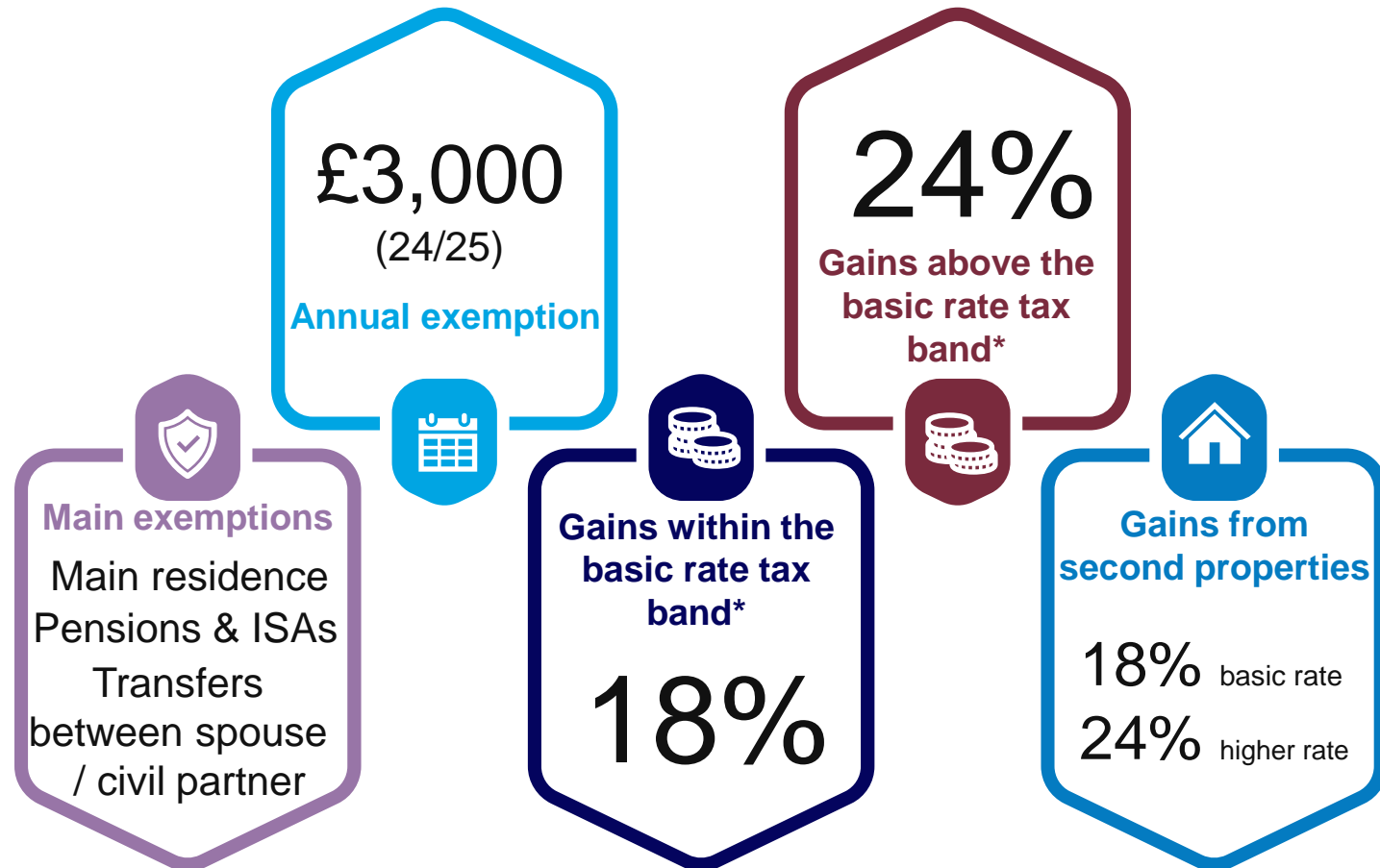
dividend tax.



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

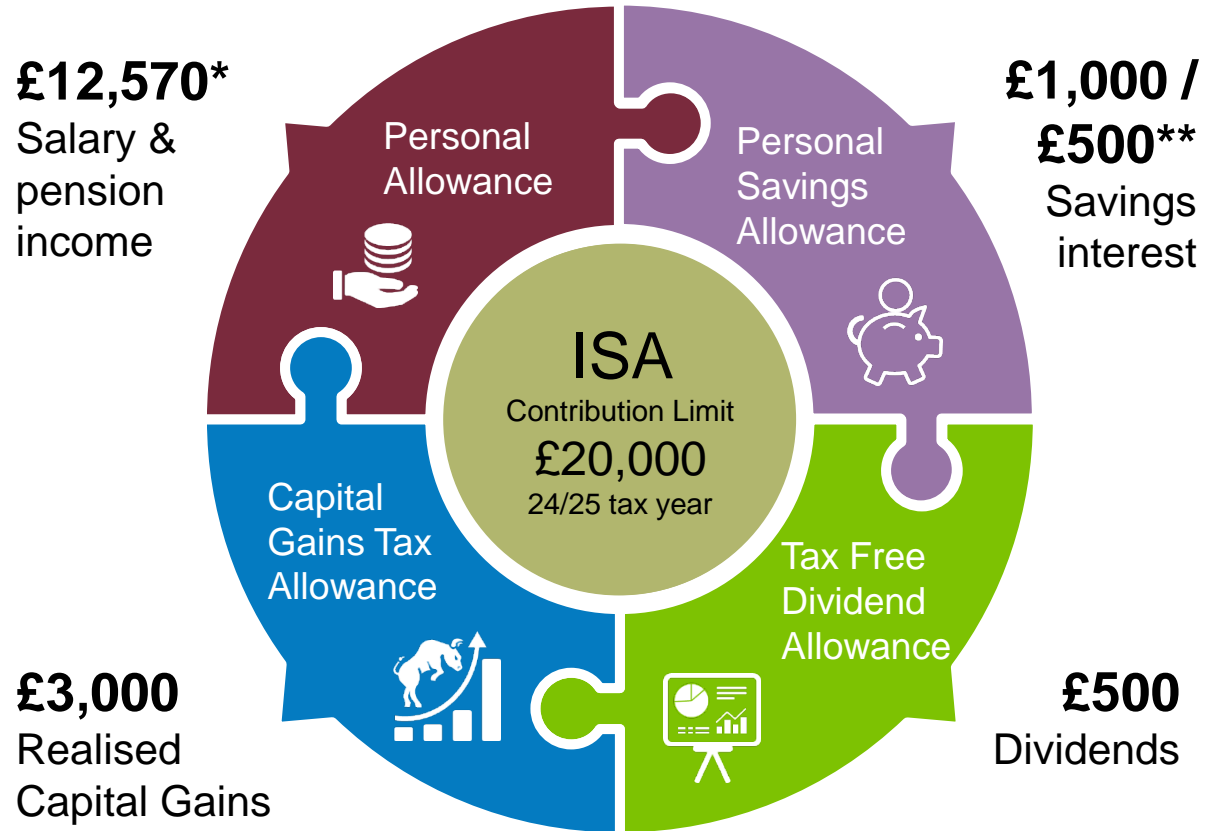
capital gains tax (CGT).

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%.

tax allowances summary.

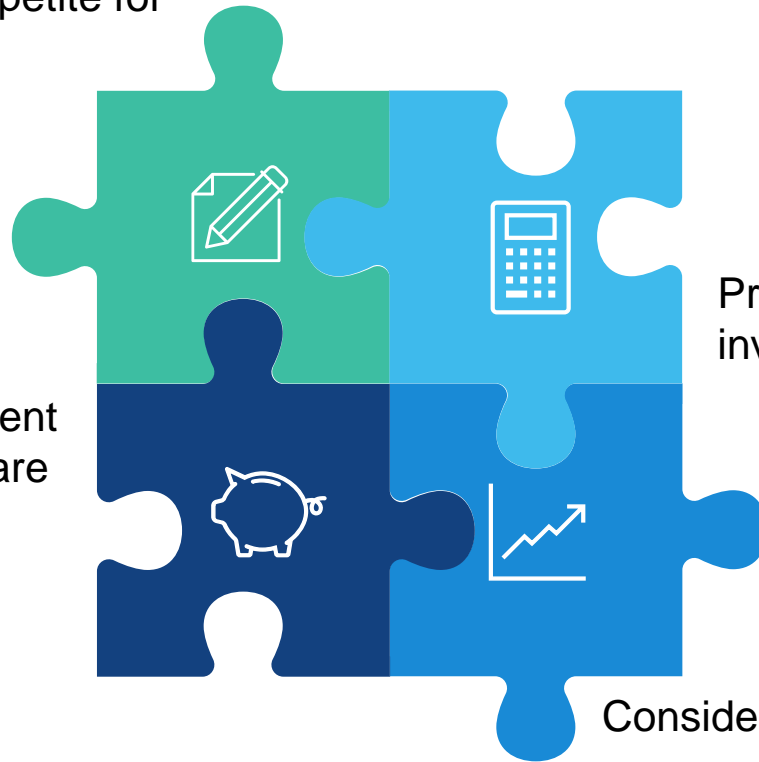


*Reduced for those with income over £100,000

**£1,000 for basic rate and £500 for higher rate tax payers. Additional rate tax payers do not have a Personal Savings Allowance

summary.

Consider your appetite for risk



Review where your current savings & investments are being held

Produce a savings and investment plan

Consider your pension contributions

your feedback.

your feedback.

Your seminar title

Thank you for joining us on XX/XX/XX we hope you found the content interesting. We constantly strive to improve our education and we couldn't do this without your feedback.

Please take a couple of minutes to answer the questions below. Do be assured that your answers will be kept confidential and not be shared with your employer in a format which identifies you.

session review.

Please select the most appropriate rating to complete the statements on a scale of 1 to 5 with 1 being the lowest or most negative, and 5 being the highest or most positive response:

- | | |
|---|---|
| My knowledge of today's subject prior to attending | <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 |
| My knowledge of today's subject following this session | <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 |
| The presenter's general financial knowledge and presentation skills | <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 |
| The content was easy to follow and understand | <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 |
| The session covered sufficient detail of the subject | <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 |
| I would recommend this session to a colleague | <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 |
| I will take specific financial actions as a result of attending today | <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 |

General comments or suggestions:

Next

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next steps.

next steps.

Please select as applicable:

I would like a callback from **my wealth** to discuss my personal circumstances, please contact me

Yes
 No

We will typically contact you by telephone. However, we may follow up by email or post.

I would like to receive information about **my wealth** services from time to time

Yes
 No

We will typically send communications (including newsletters and policy updates) by email, but on occasion we may also contact you by post or telephone.

If you have answered YES to either of the above, please provide the following contact details:

Title	First name	Last name
Please select		

Please confirm your email address (preferably a personal email address)

Please confirm your preferred telephone number

House name/number

Postcode

We take your privacy seriously. Any contact details you provide will be used solely for the above purposes. If you have ticked Yes to receive information about our services, we may use a third party supplier to assist us with sending you the information, and we will only provide your details to that supplier where required for this purpose. We will never share your details with other companies for marketing purposes and we will not disclose any information to your employer in respect of the above matters. For more information on how we handle your personal data, please see our [privacy notice](#).

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my wealth
at work

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next steps.

LifeSight contact information.



01737 230 473



lifesightsupport@willistowerswatson.com



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



www.lifesight-epa.com / TotalReward Online (if on the network)

further information and advice.

Personal budgeting and setting goals

www.moneyhelper.org.uk

State Pensions, Income Tax and ISAs

www.gov.uk

www.hmrc.gov.uk

education caveat.

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thank you.

