
planning for your financial
future.

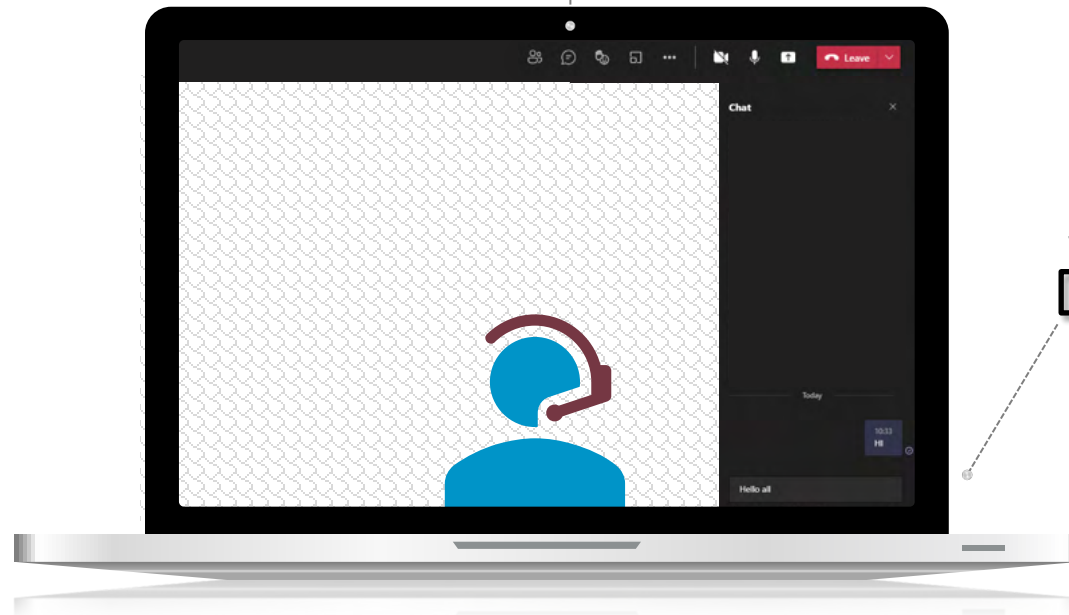
using the chat box.



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...

WEALTH at work

part of the Wealth at Work group

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.



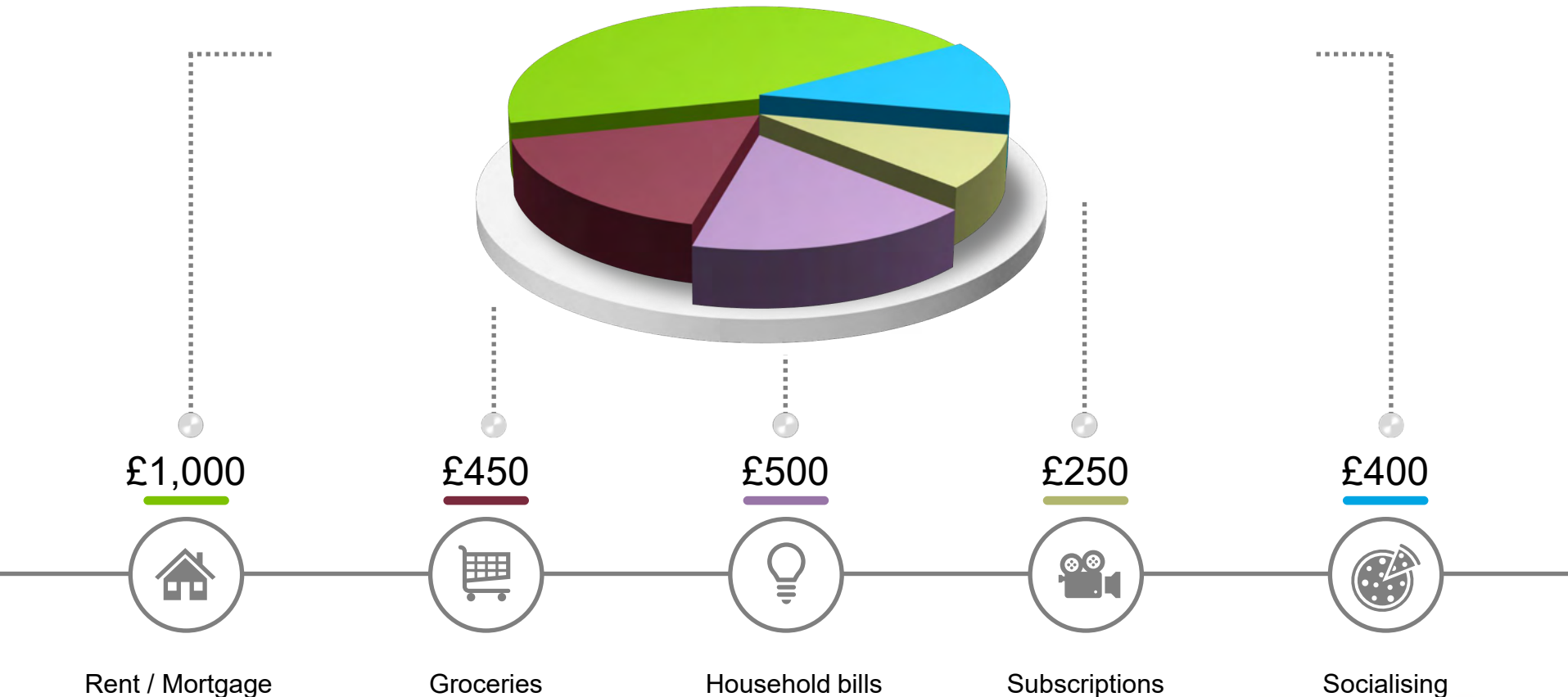
agenda.

- Setting financial goals
- Managing debt
- Savings and investments
- Your pension
- Next steps

setting financial goals.

typical household expenditure.

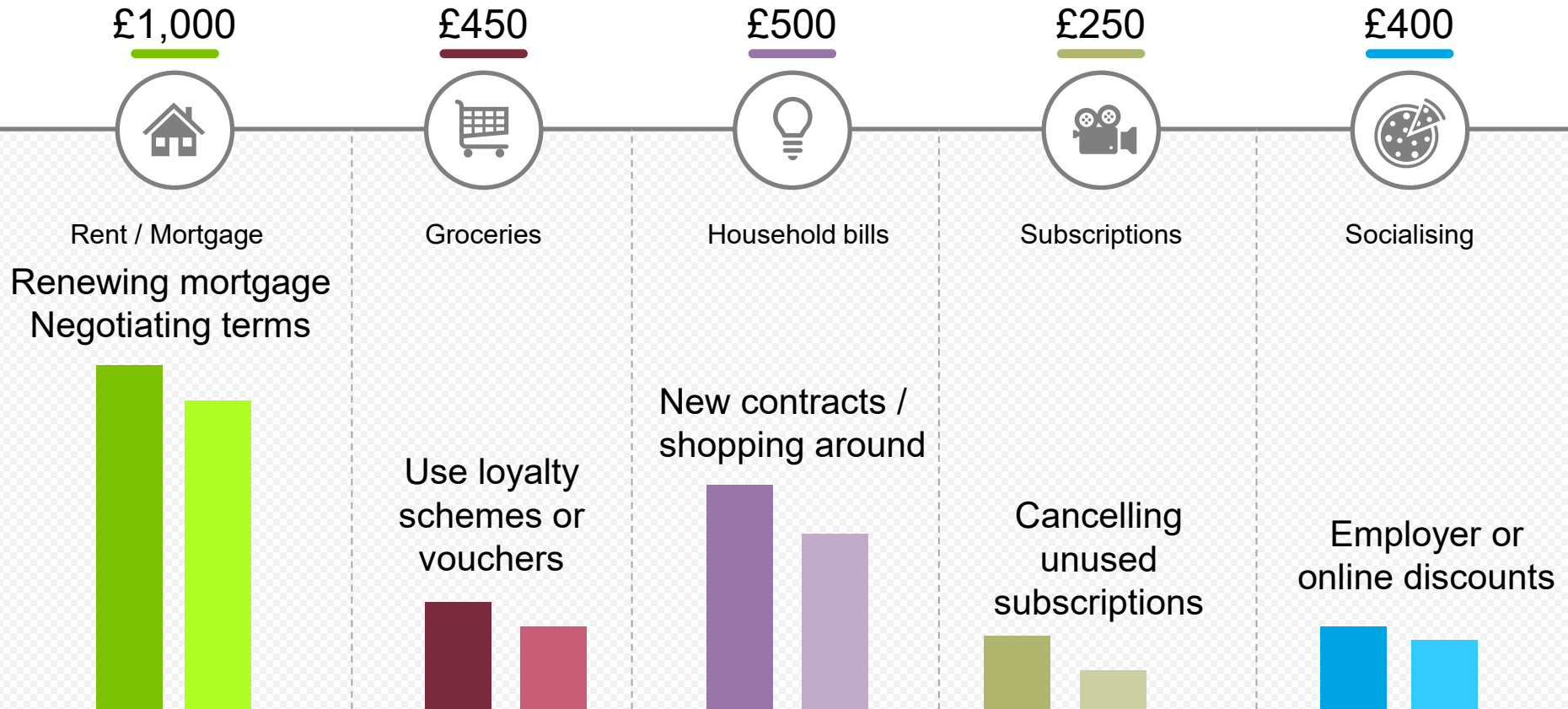
How monthly expenditure could add up:



Illustrative costs for a working couple with no children

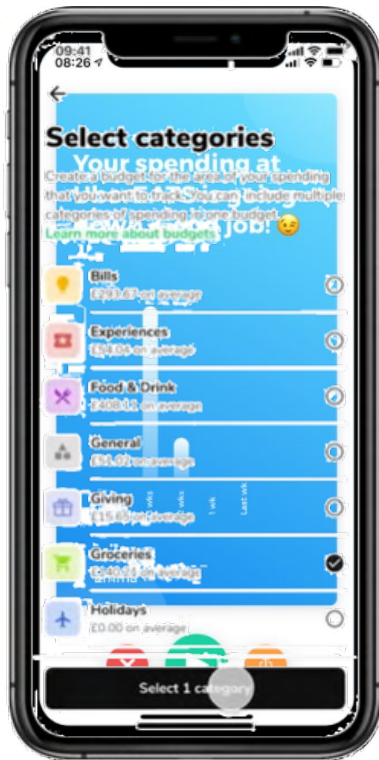
typical household expenditure.

Consider the ways it may be possible to reduce costs.



budget planning.

Apps are available that can integrate with your accounts to build a budget in one place.



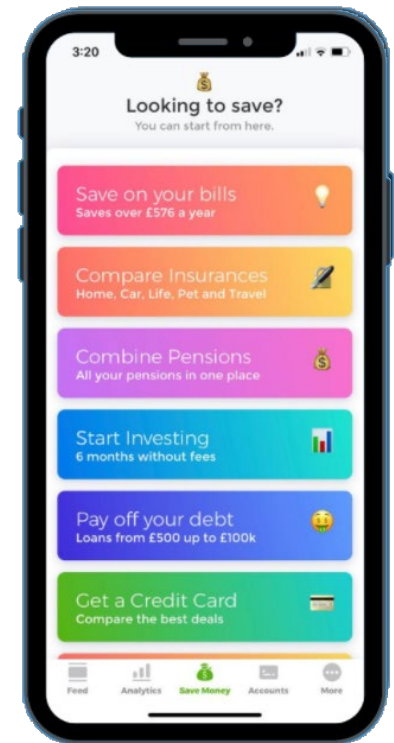
A clear overview of all accounts

Show all transactions in one place

Set multiple budgets

Set multiple savings goals

Keep on track with reminders



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rates of income tax.

Personal Allowance

on the first
£12,570*



>£12,570*

Basic Rate Tax

on the next
£37,700



>£50,270

Higher Rate Tax

on the next
£74,870



>£125,140

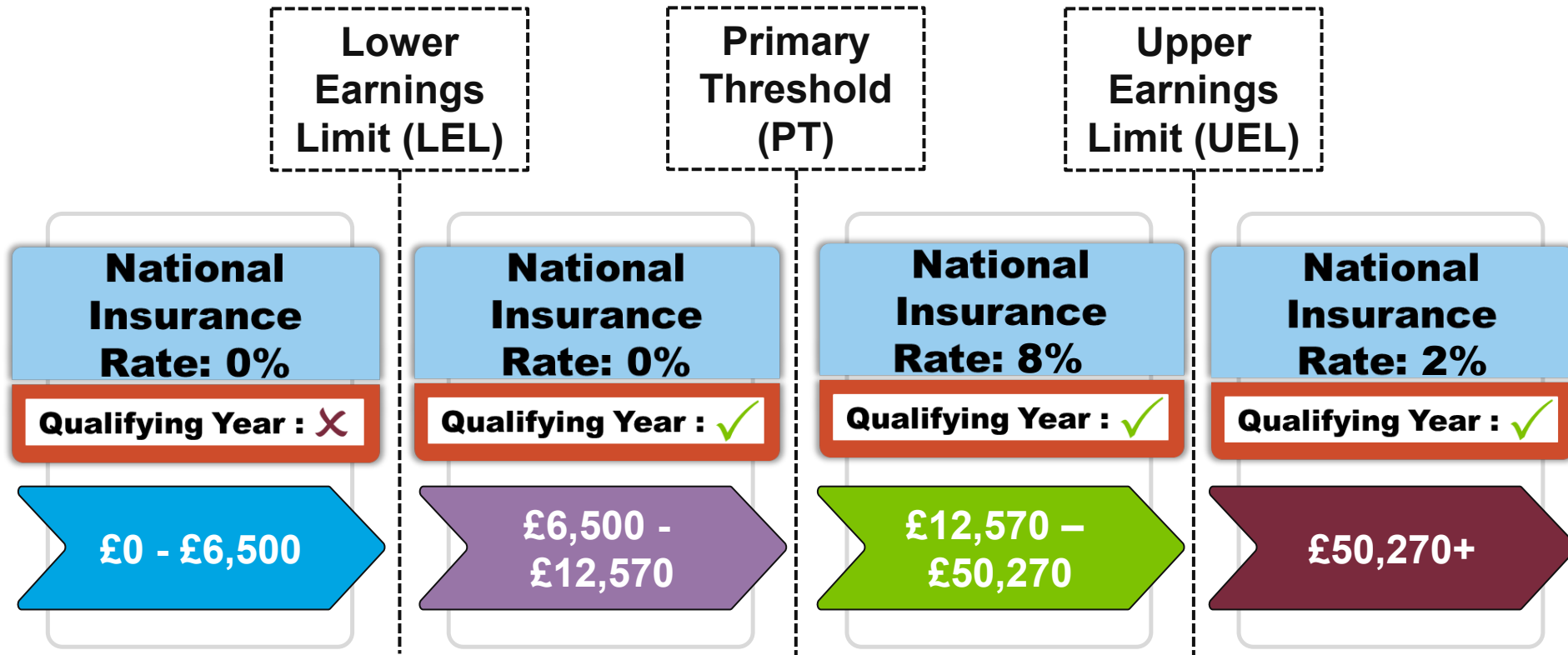
Additional Rate Tax

on earnings above
£125,140



*The Personal Allowance reduces by £1 for every £2 of income above £100,000.

National Insurance.



tax-free childcare.

Benefits

Receive a £2 “top up” for every £8 you pay into your childcare account until your child is 12*

Limits

Top up capped at £500 per quarter
or £2,000 per year

Eligibility

You and your partner must be earning at least minimum wage

You or your partner cannot be in receipt of certain benefits

You or your partner cannot earn over £100,000

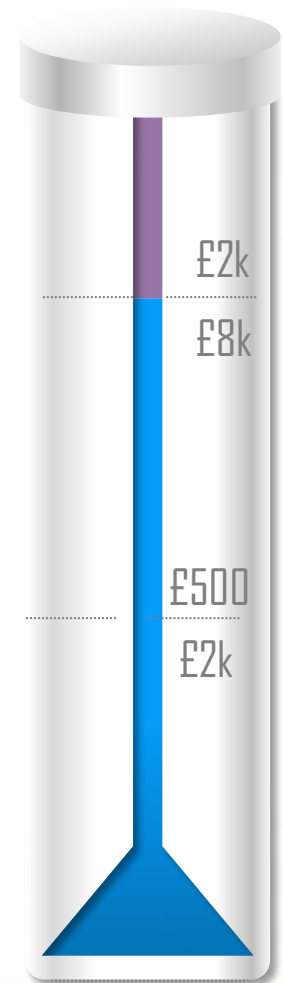
Further information



gov.uk/tax-free-childcare

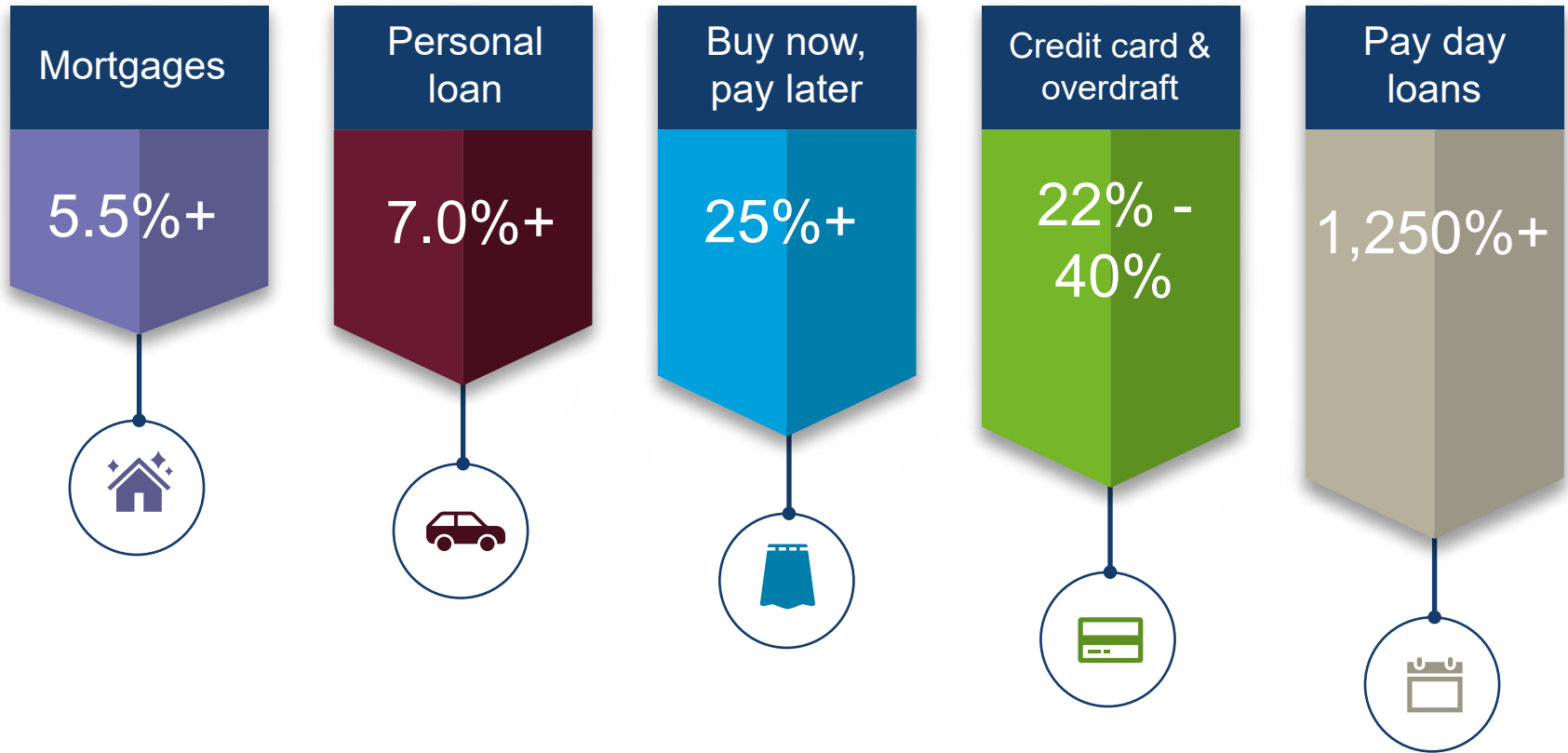
- Government top up
- Personal contribution

*If you're working, you may be able to get up to £4,000 a year to help pay for childcare for a disabled child until age 17.



managing debt.

types of debt.



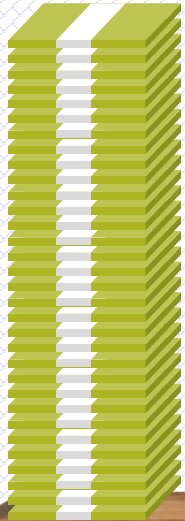
*All rates are approximate examples only.

credit card overpayments.

Based on a credit card debt of £3,000 and 22% APR.

Repay £60 per month

£3,534
interest

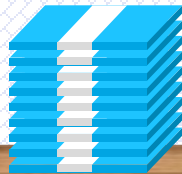


Term



Repay £100 per month

£1,198
interest



Term



Repay £300 per month

£310
interest



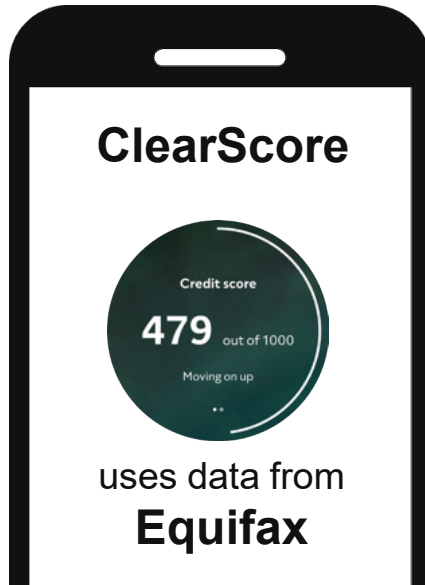
Term



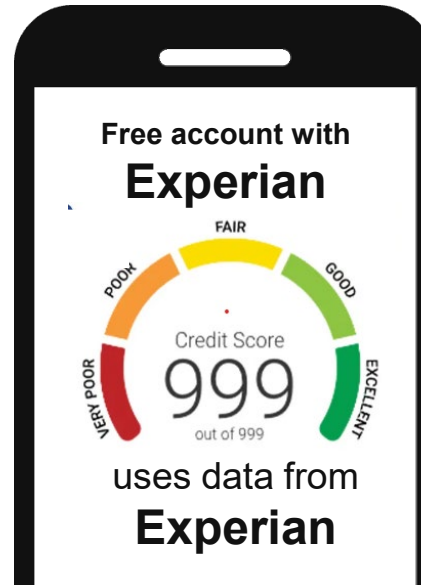
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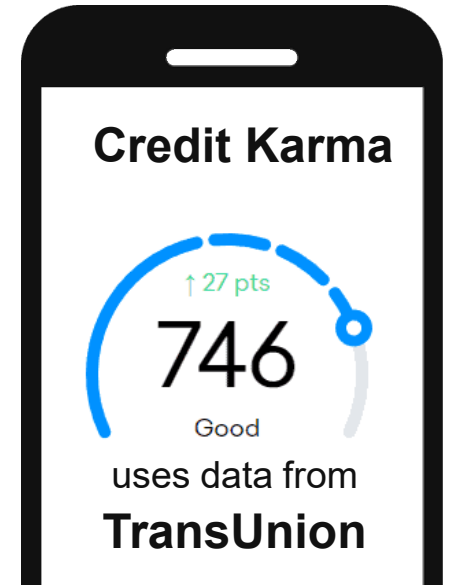
check your credit score for free.



www.clearscore.com



www.experian.co.uk



www.creditkarma.co.uk

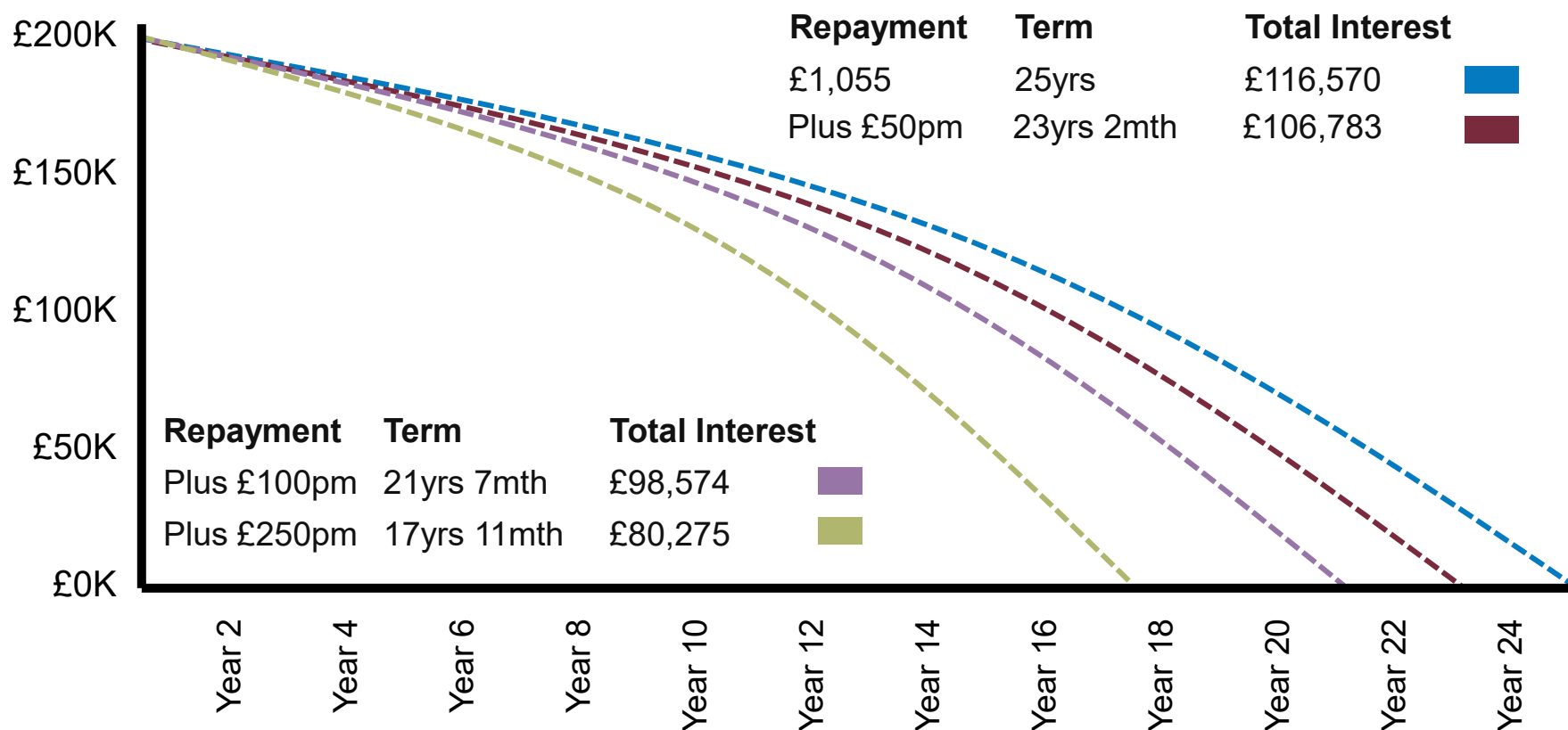
It's worth checking your credit score with all three agencies at least once a year

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repaying your mortgage early.

Based on a £200,000 repayment mortgage with 25 year term and 4% interest rate



Graph shown for illustrative purposes only. Data provided by Nationwide Building Society. Any early repayment charges or changes in interest rates are not reflected in the figures shown

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repaying a student loan.

- Student Loan repayments are collected via PAYE
- 9% of salary that exceeds the current threshold is used to pay off your loan
- If you have not repaid in 30 years – the debt is wiped

Post **2012** Plan 2 loans

£28,470

Applies to post 2012 loans. Threshold amounts are reviewed on 6 April every year.

repaying a student loan.

Post **2012** loans

£28,470 and under – no repayment

£28,471+ repay **9% on any earnings over the threshold** per month

£30,000 £11.48 per month

£40,000 £86.48 per month

£50,000 £161.48 per month

*If you started your course prior to September 2012, your repayment threshold will be different

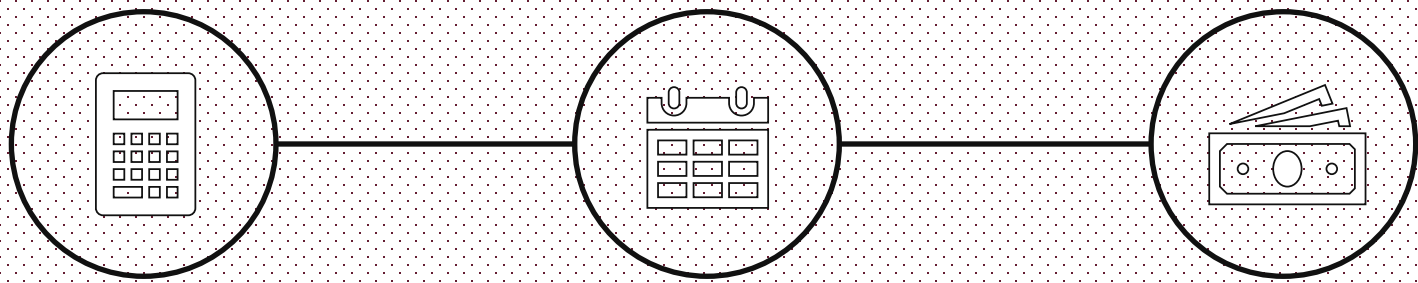
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savings and investments.

creating an emergency fund.

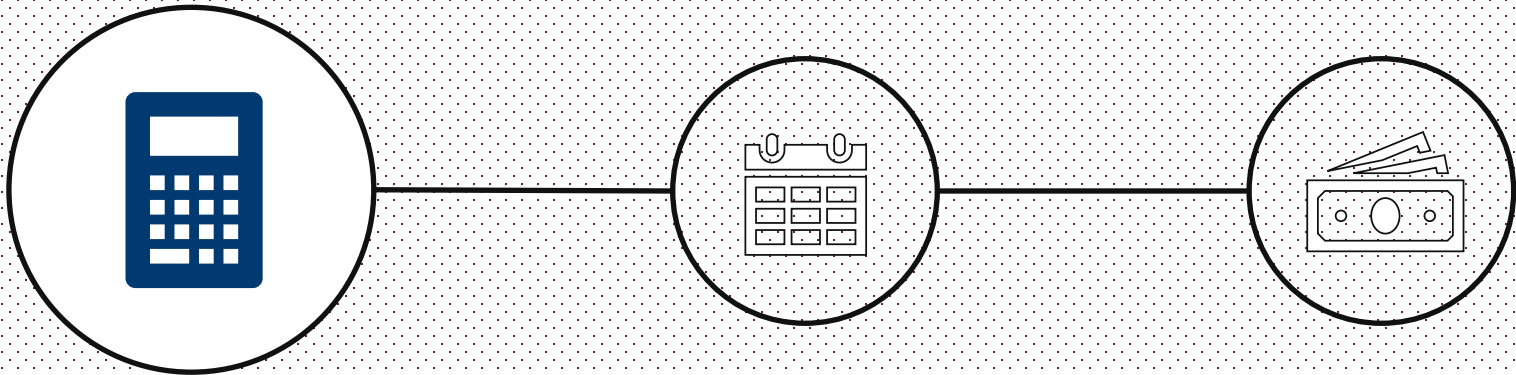
If you are in a position to put money aside, take these steps to create an emergency fund:



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



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

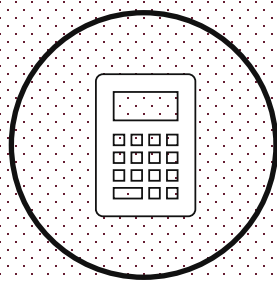


Aim to save 3-6 months worth of this calculation

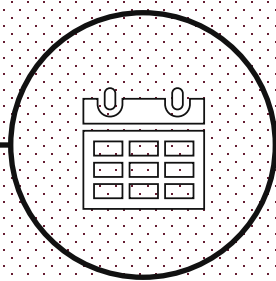
creating an emergency fund.

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

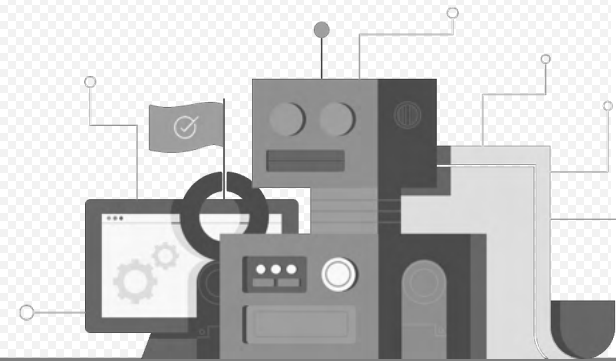
automate your savings.



2 transactions like this per day could help you save **£584** over a year!

Let A.I help you save

- Uses open banking to analyse your income and expenditure
- Automatically saves what you can afford to save for you
- Adjust the amount if it is too large or little



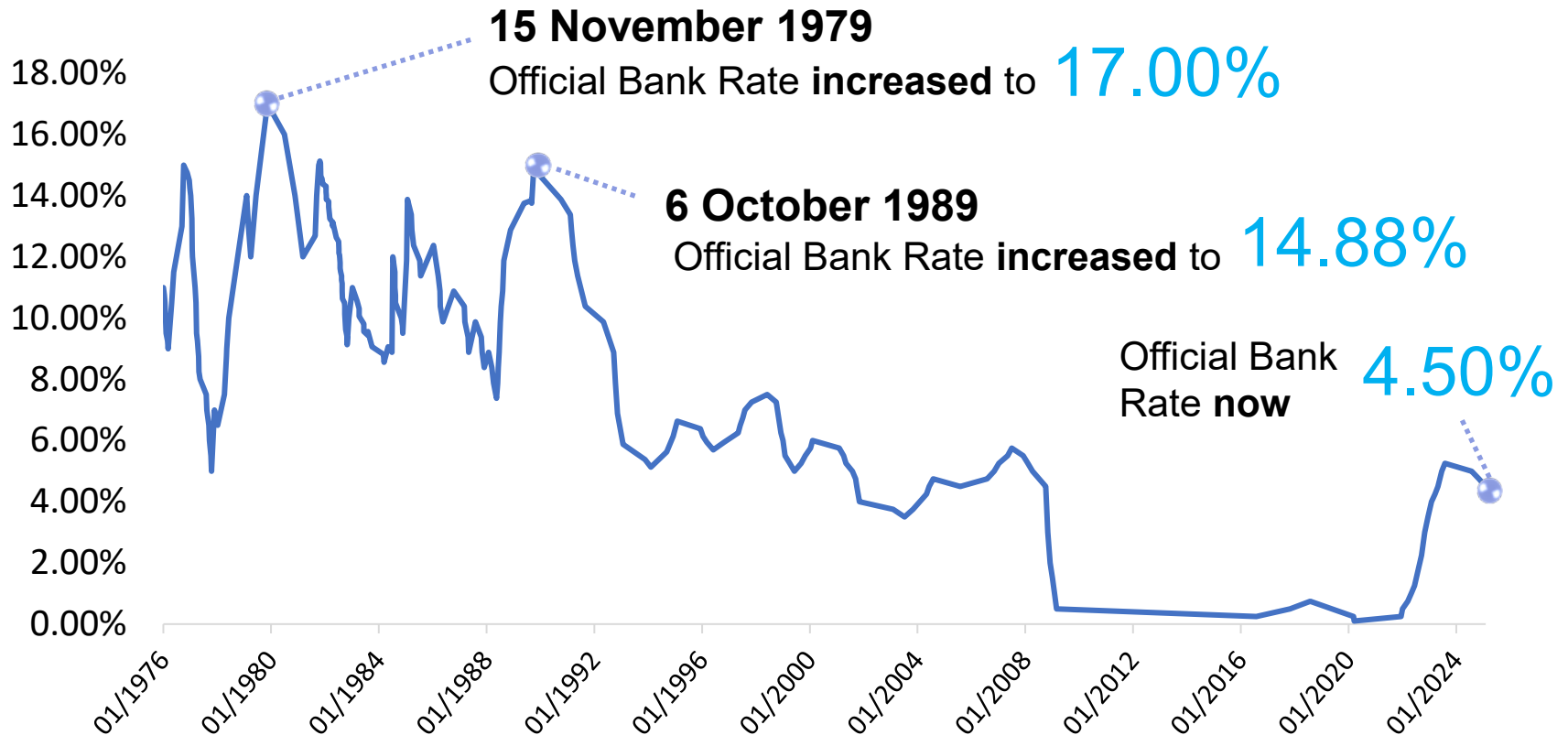
Figures are used for illustrative purposes only

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changing interest rates.

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



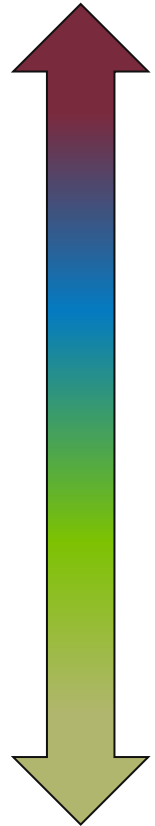
www.bankofengland.co.uk/boeapps/database/Bank-Rate.asp

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investment risk and returns.

High



Low



Equities

Volatility, Timing,
Concentration



Property

Liquidity, Negative Equity,
Taxation, Tenants



Bonds

Default, Credit,
Inflation

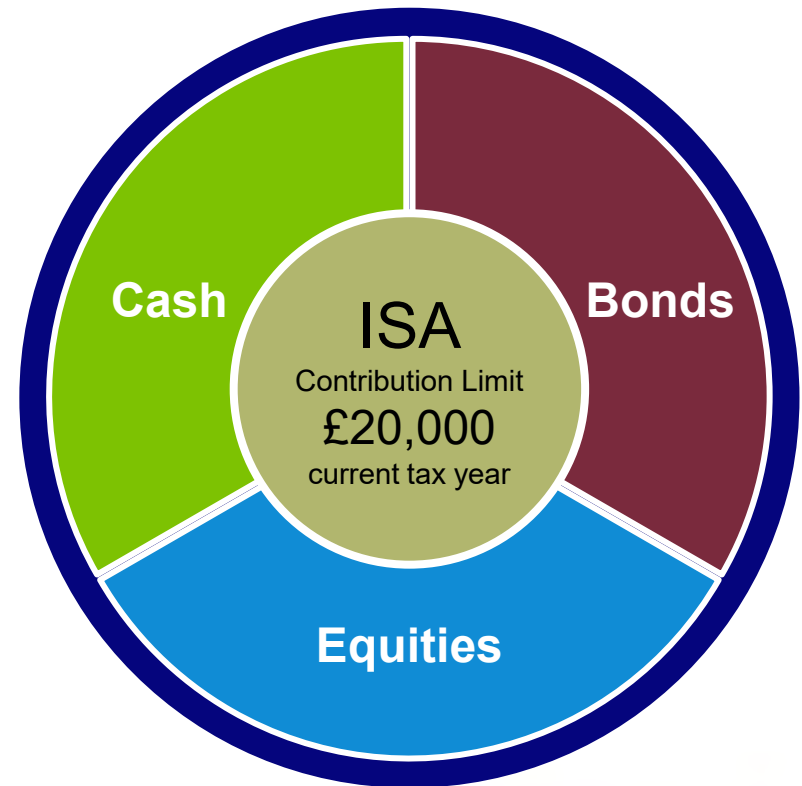


Cash

Inflation, Interest Rates,
Currency Exposure

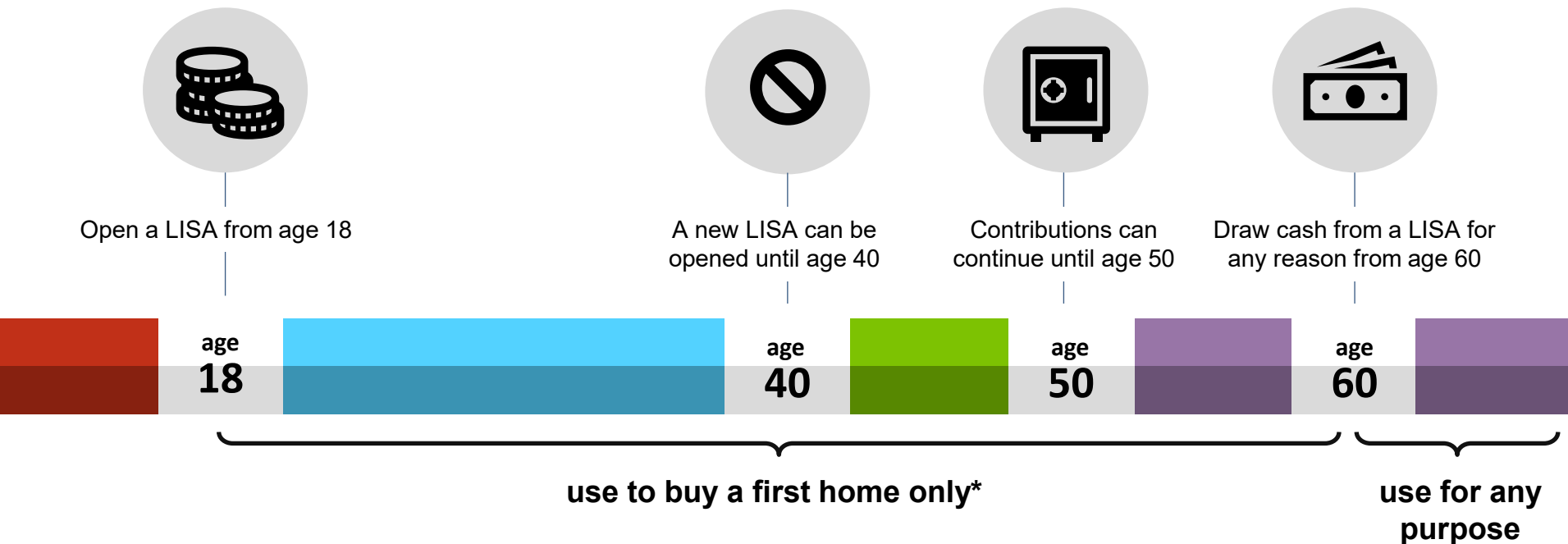
individual savings accounts (ISAs).

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









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.

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



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share reward.

£125

Invested

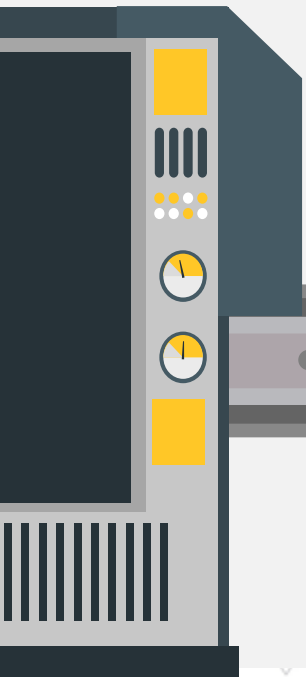
£125 Reward shares

£35

Tax and NI saving (28%)

£90

Personal cost



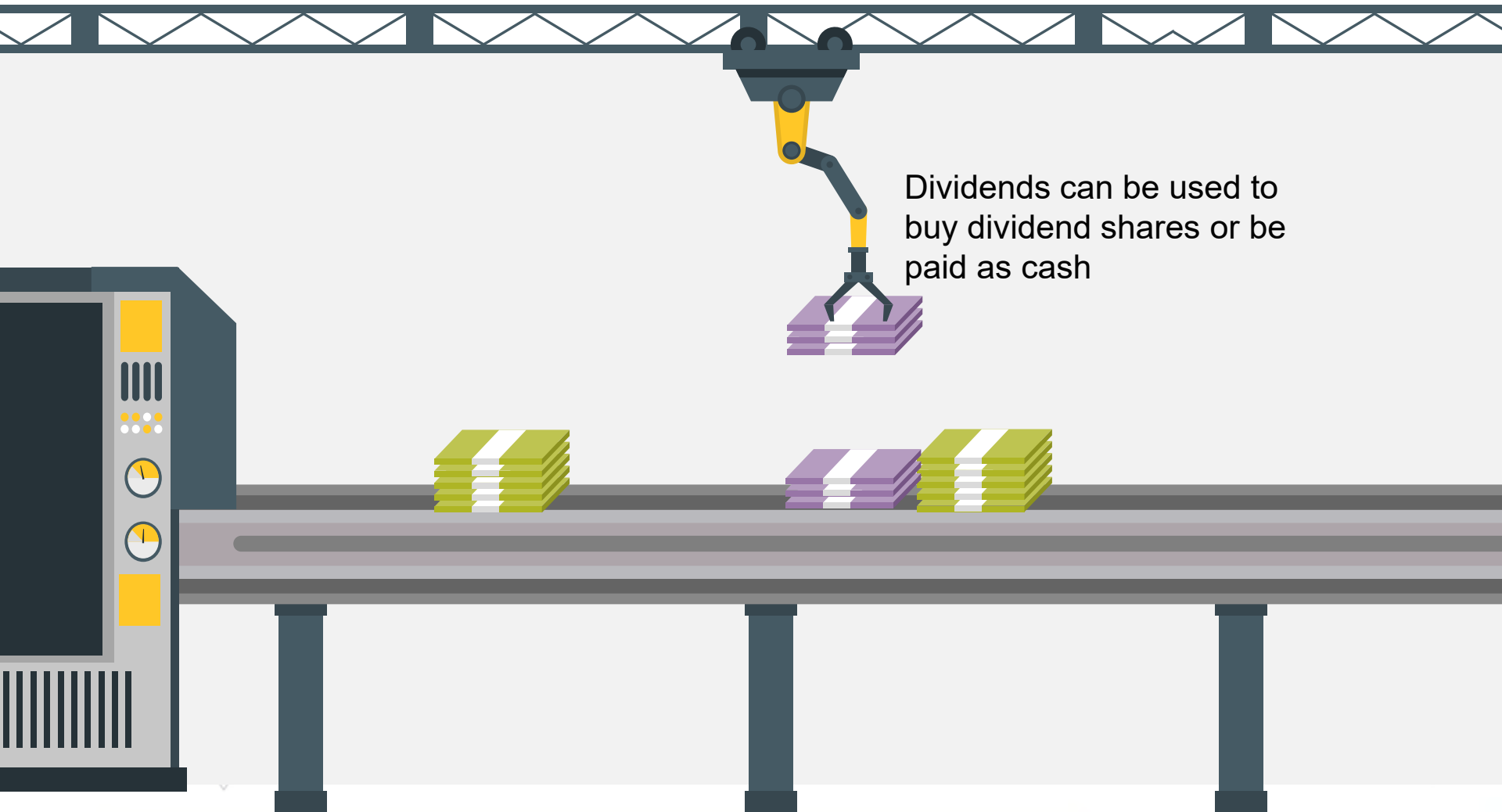
£250 Total Invested



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share reward.



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

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share reward.

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

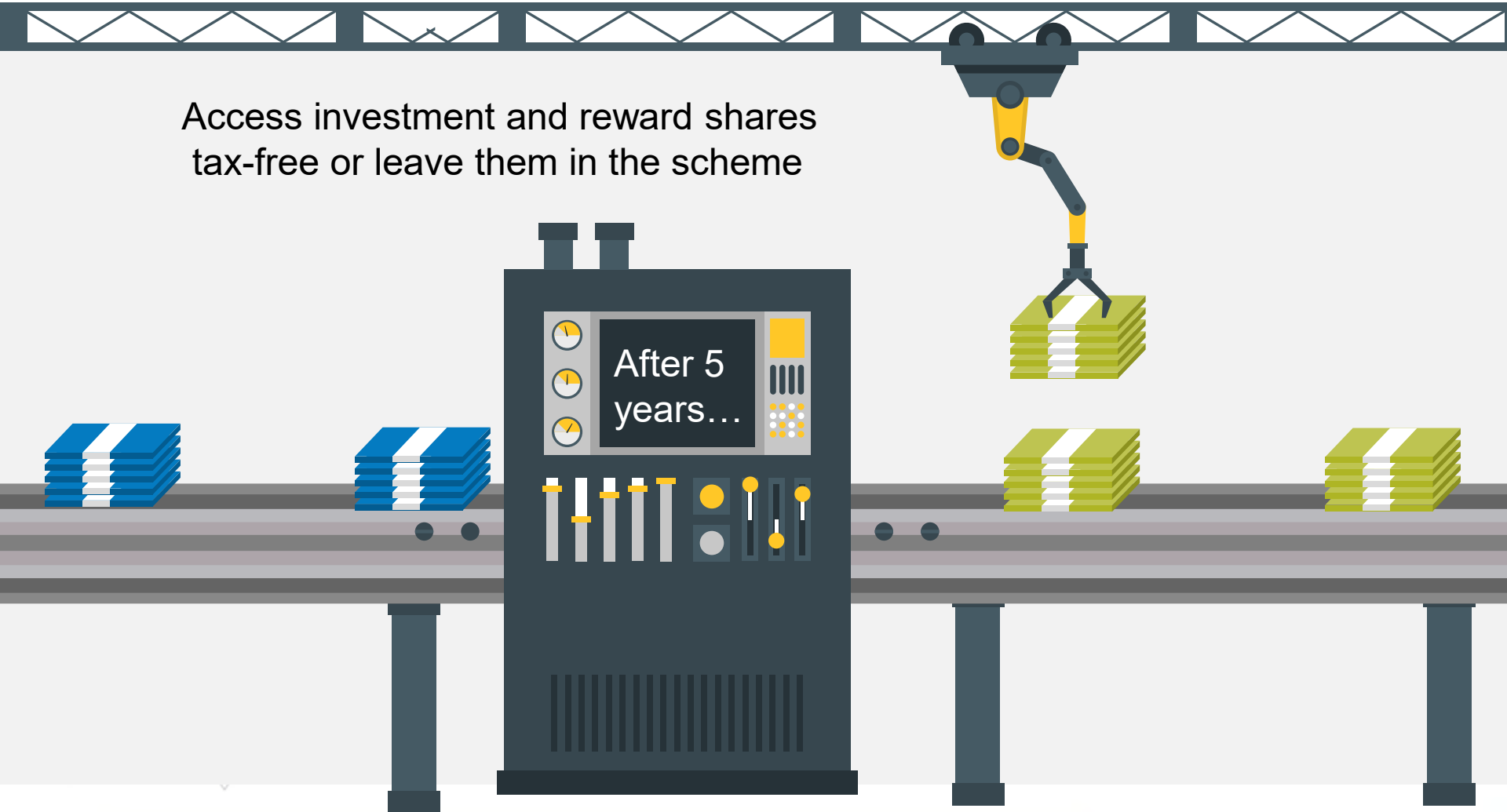


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share reward.

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



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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**

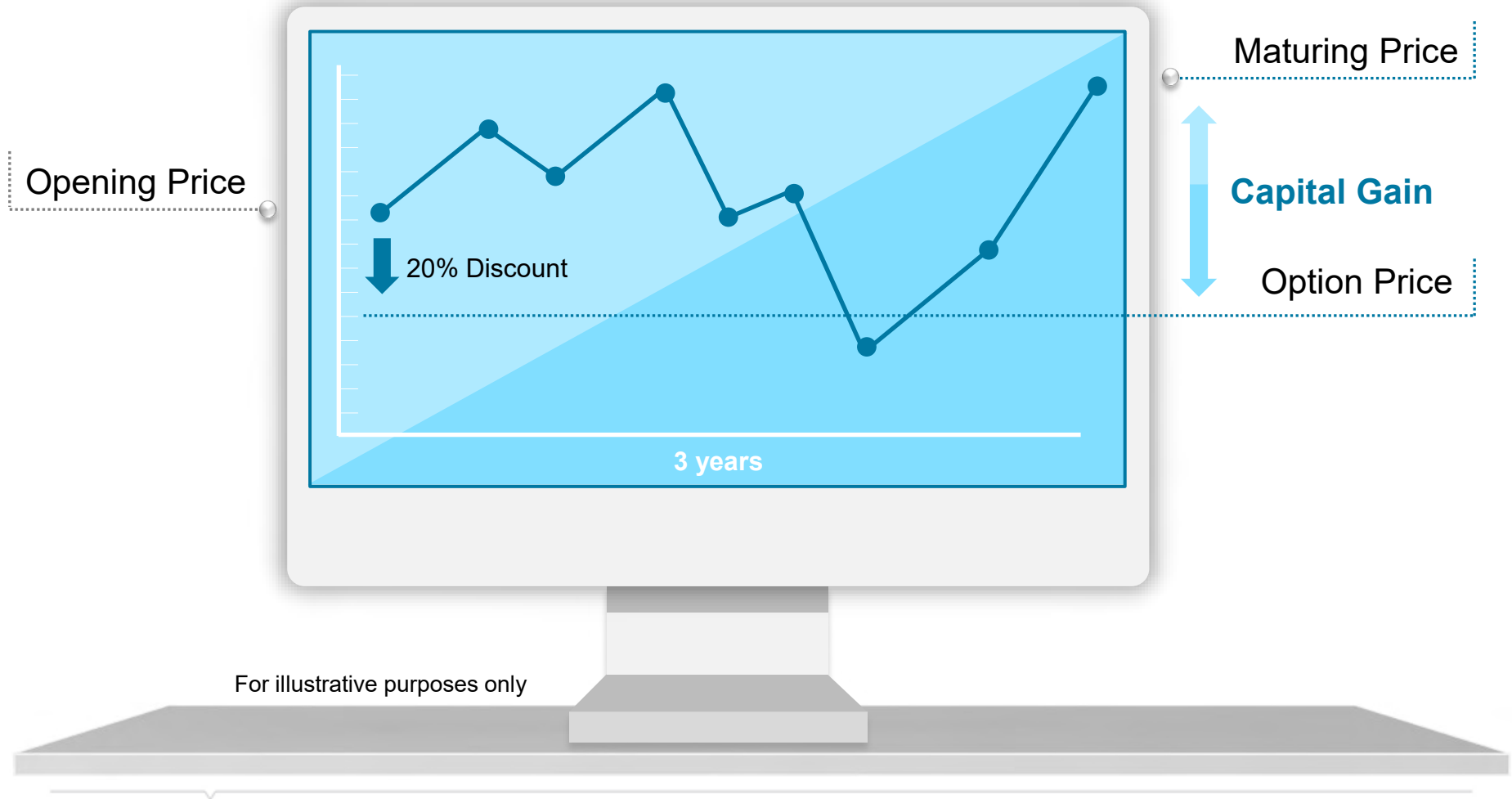
*your option can be exercised anytime within 6 months from the end of the term

**subject to HMRC limits

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share save.



your pensions.

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defined contribution (DC) schemes.

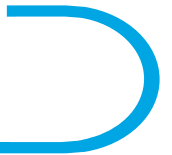
Employer and employees
contribute (tax-free*)



Any investment
growth is tax-free



You can access your
pension from age 55**



Receive up to 25%
tax-free



Receive a taxable lump sum or generate
a taxable income with remaining pot



*subject to HMRC limits

**The minimum age for accessing your pension is expected to increase to age 57 from 6 April 2028. Pension savings in certain schemes may be protected from this change.

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Haleon Pension Plan.

The Haleon Pension Plan is held with LifeSight.

Contributions				
Haleon core contribution	Employee contribution	Your matching contribution	Haleon's matching contribution	Total
7%	2%	0%	0%	9%
7%	2%	1%	1%	11%
7%	2%	2%	2%	13%
7%	2%	3%	3%	15%



Contributions are paid via Salary Sacrifice

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salary sacrifice.

Annual Salary = £30,000 (basic rate taxpayer)

Employee Contribution = £1,500pa (5%)

Tax Saving = 20%

NI Saving = 8%

Personal Cost = £1,080pa

Employer Contribution = £3,000pa (10%)



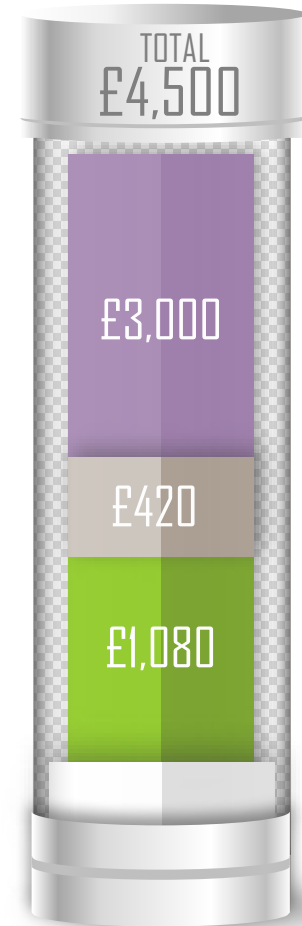
Employer matching contribution (10%)



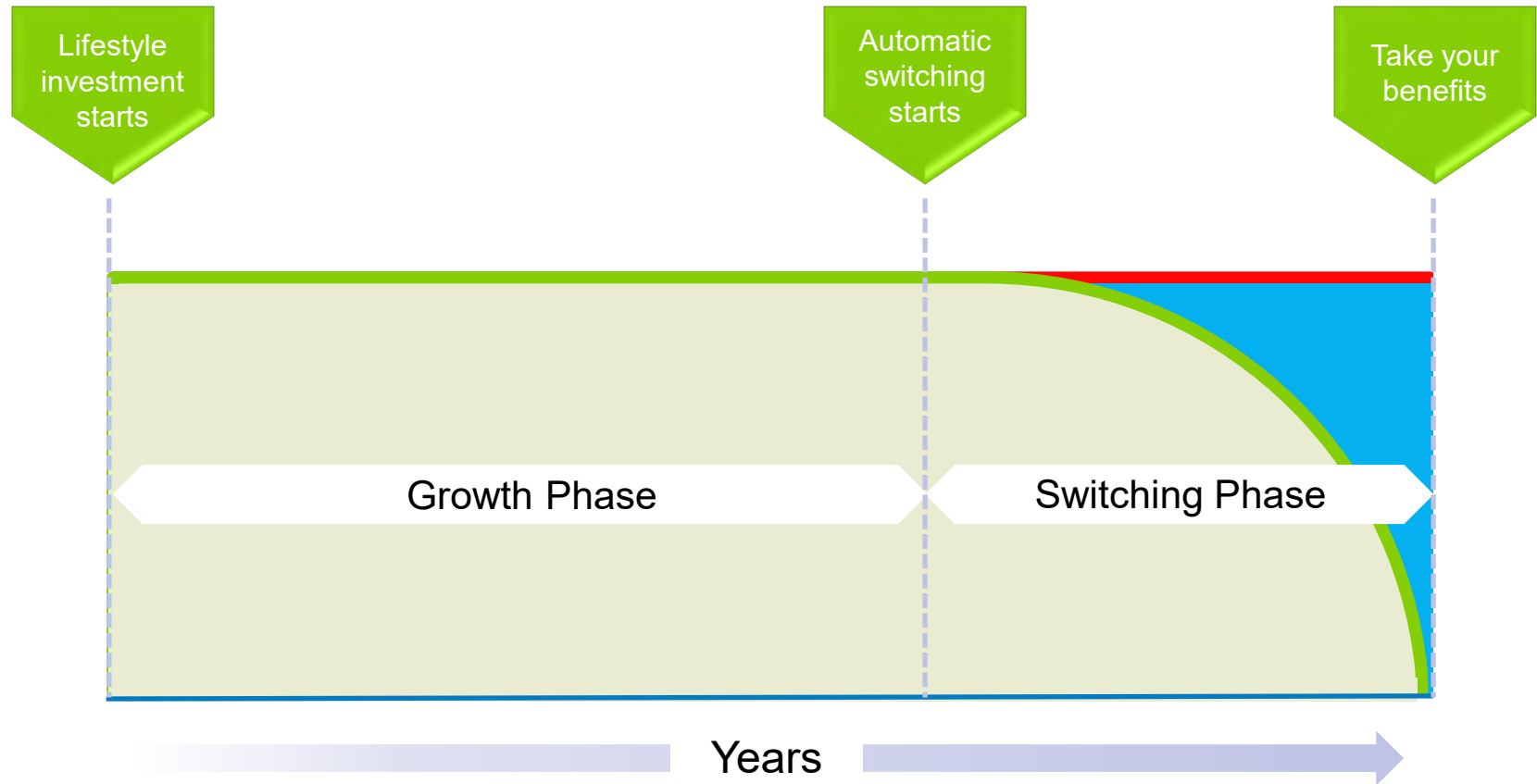
Tax & NI savings (30%)



Employee contribution (5%)

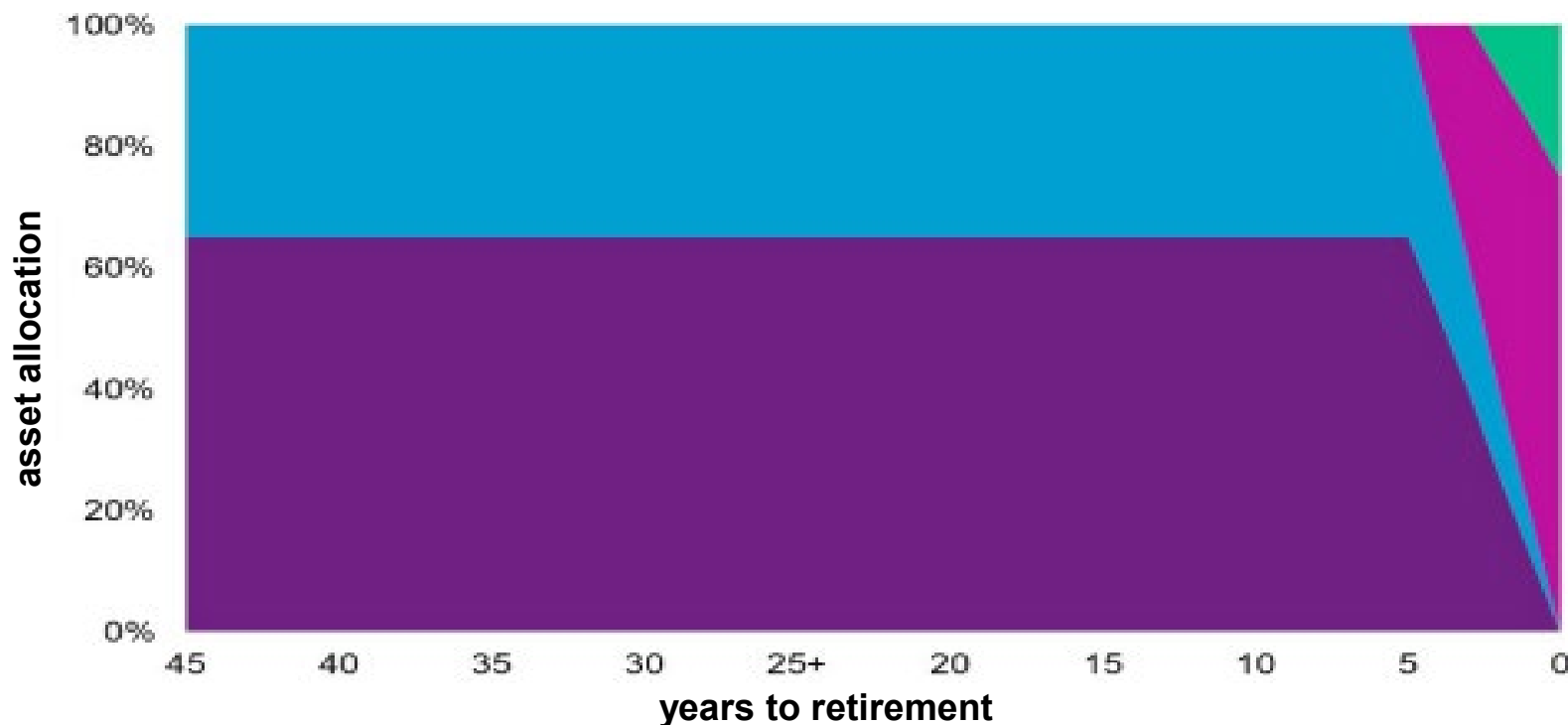


lifestyle funds.



Haleon Pension Plan.

Your default pension investment option is the CH Drawdown Lifecycle strategy.



● LifeSight Equity Fund

● LifeSight Diversified Growth Fund

● L&G Retirement Income Multi-Asset Fund

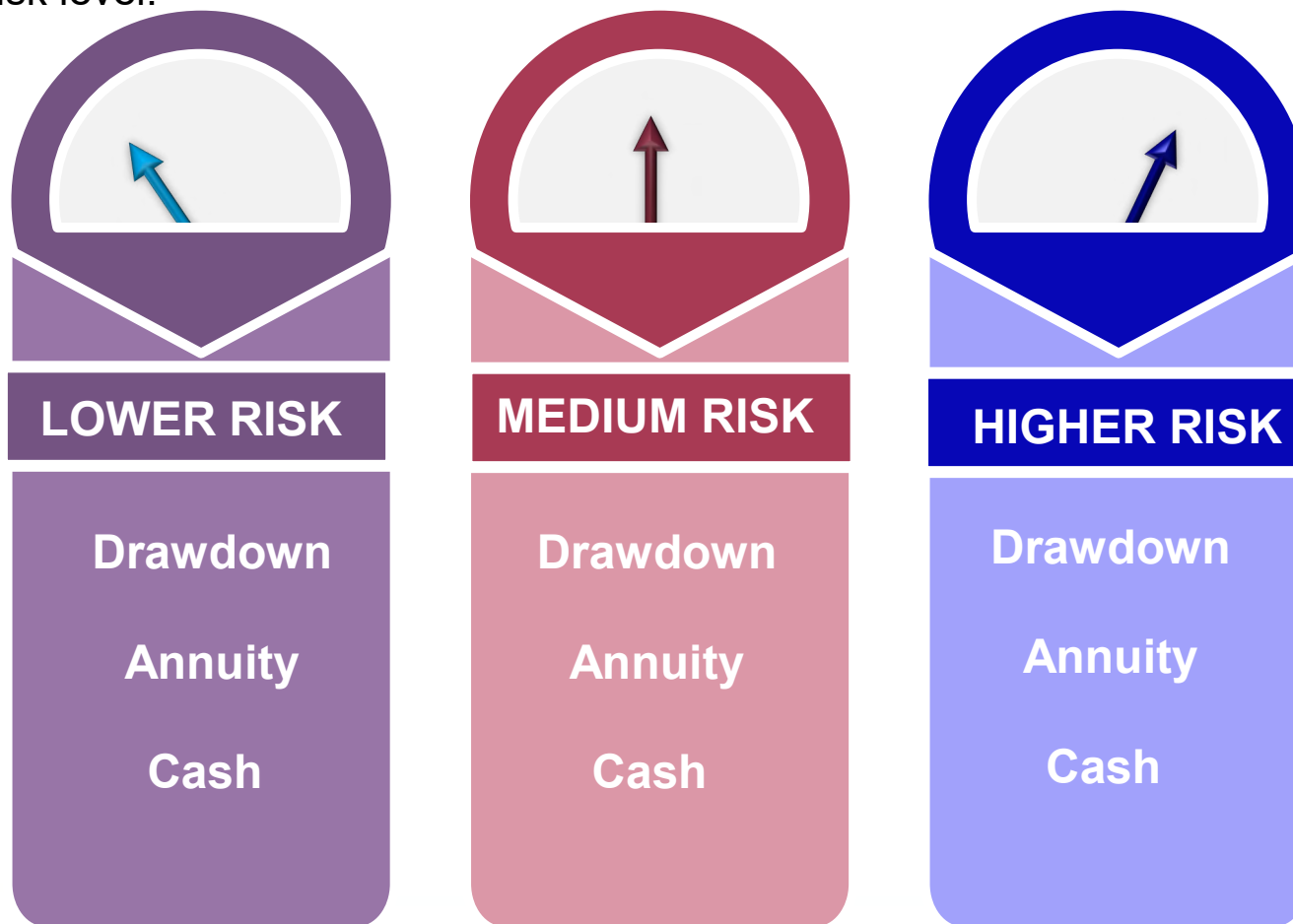
● LifeSight Cash

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Haleon Pension Plan.

You have 9 other other LifeCycle options to choose from, each targeting a different withdrawal route and risk level.



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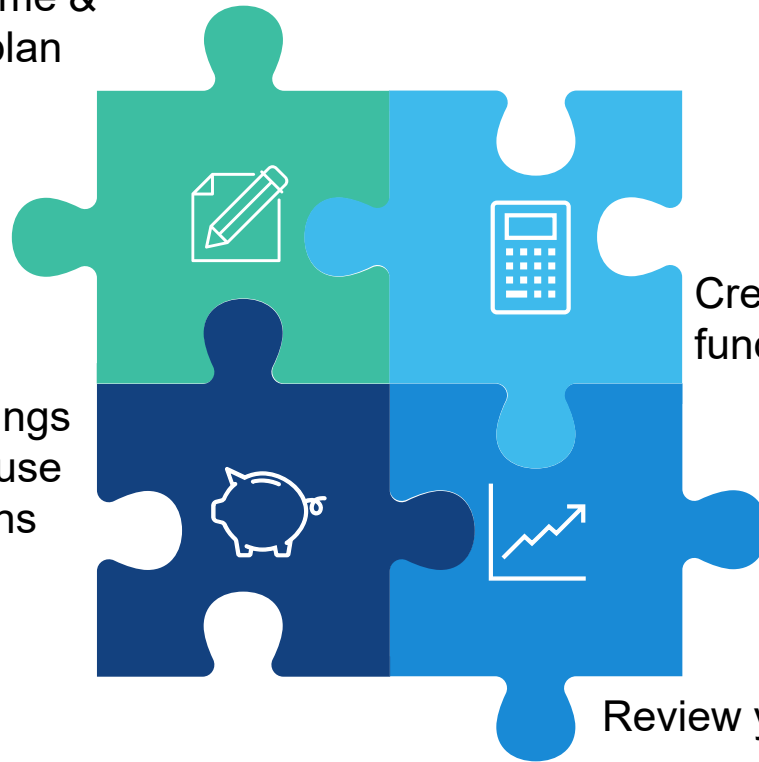
freechoice investment options.

Freechoice allows you to choose from a range of funds and select your own asset allocation.



summary.

Review your income &
create a budget plan



If you're able to put savings
away, consider making use
of the Haleon share plans

Create a plan to build an emergency
fund and tackle outstanding debt

Review 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 industry 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
<div>Please select</div>		

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

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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)

useful contacts.

01

Money Helper pension calculator

www.moneyhelper.org.uk/en/pensions-and-retirement/pensions-basics/pension-calculator

02

Money Helper credit card calculator

www.moneyhelper.org.uk/en/everyday-money/credit-and-purchases/credit-card-calculator

03

General tax and National Insurance information

www.hmrc.gov.uk

04

Pension Tracing Service

www.gov.uk/find-pension-contact-details

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 part of the Wealth at Work group.

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

- Request a callback from the helpline via the feedback form to discuss your personal circumstances with **my wealth** and agree your next steps and receive regulated investment advice where required
- You can also telephone **0800 028 3200**

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thank you.

0800 028 3200

www.wealthatwork.co.uk/mywealth



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