
welcome to:
savings and investments

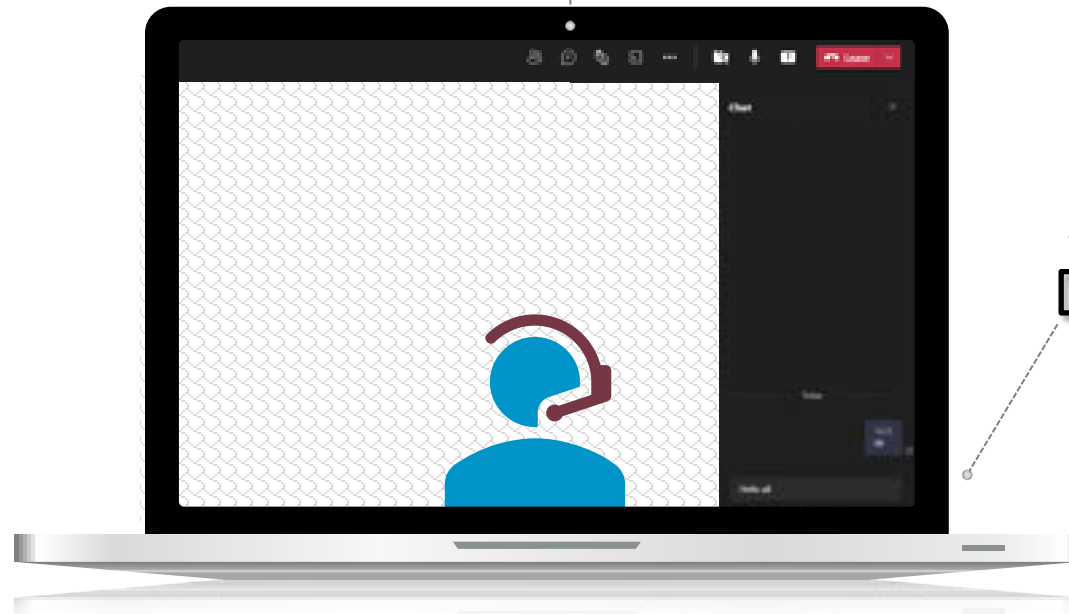
using the chat box.



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.



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

setting savings goals.

your objectives.



Short Term

- 0 to 5 years
- Typically cash holdings



Medium Term

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



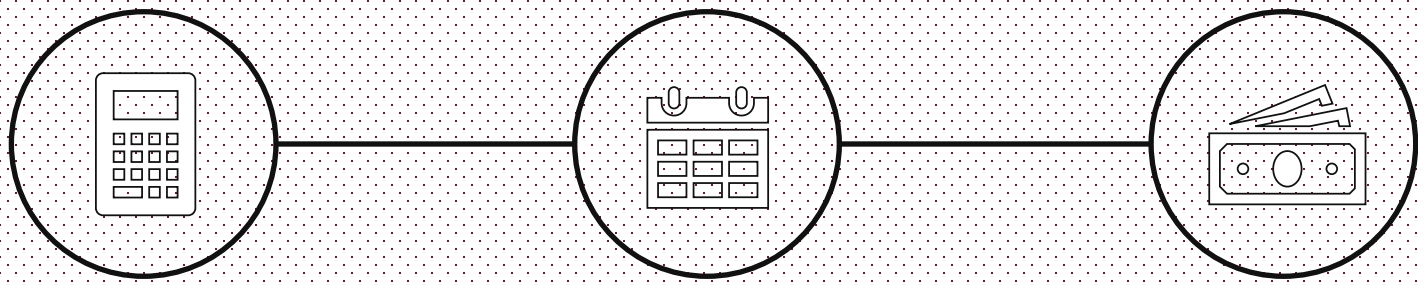
Long Term

- More than 15 years
- Consider your retirement approach

savings and investments.

creating an emergency fund.

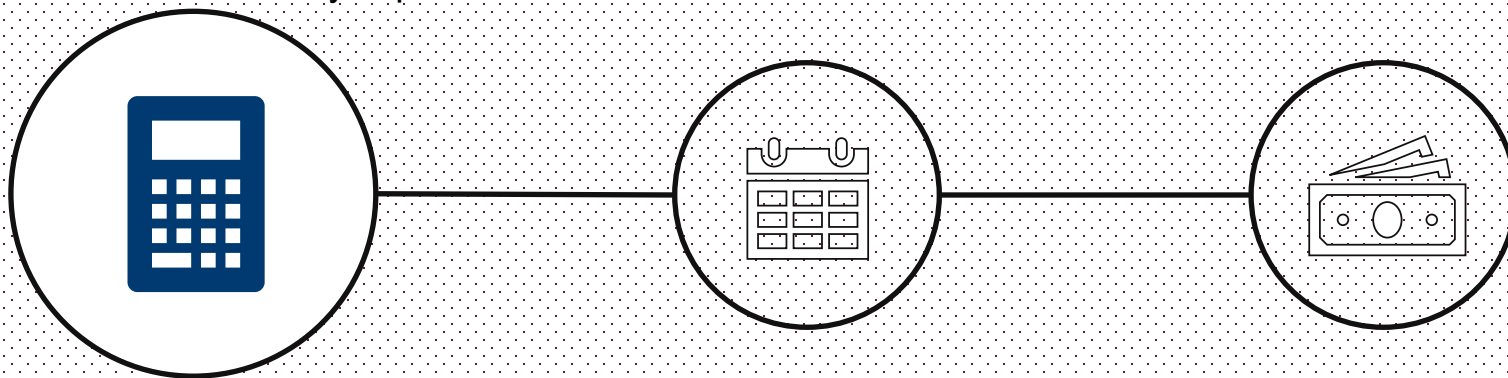
If you are in a position to put money aside, take these steps to create an emergency fund:



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.

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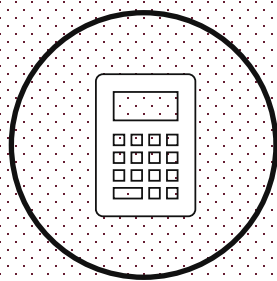


Aim to save 3-6 months worth of this calculation

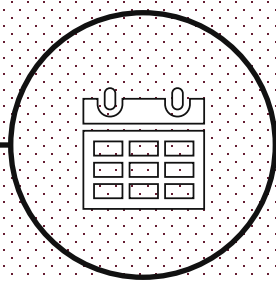
creating an emergency fund.

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

Add up your essential monthly expenditure



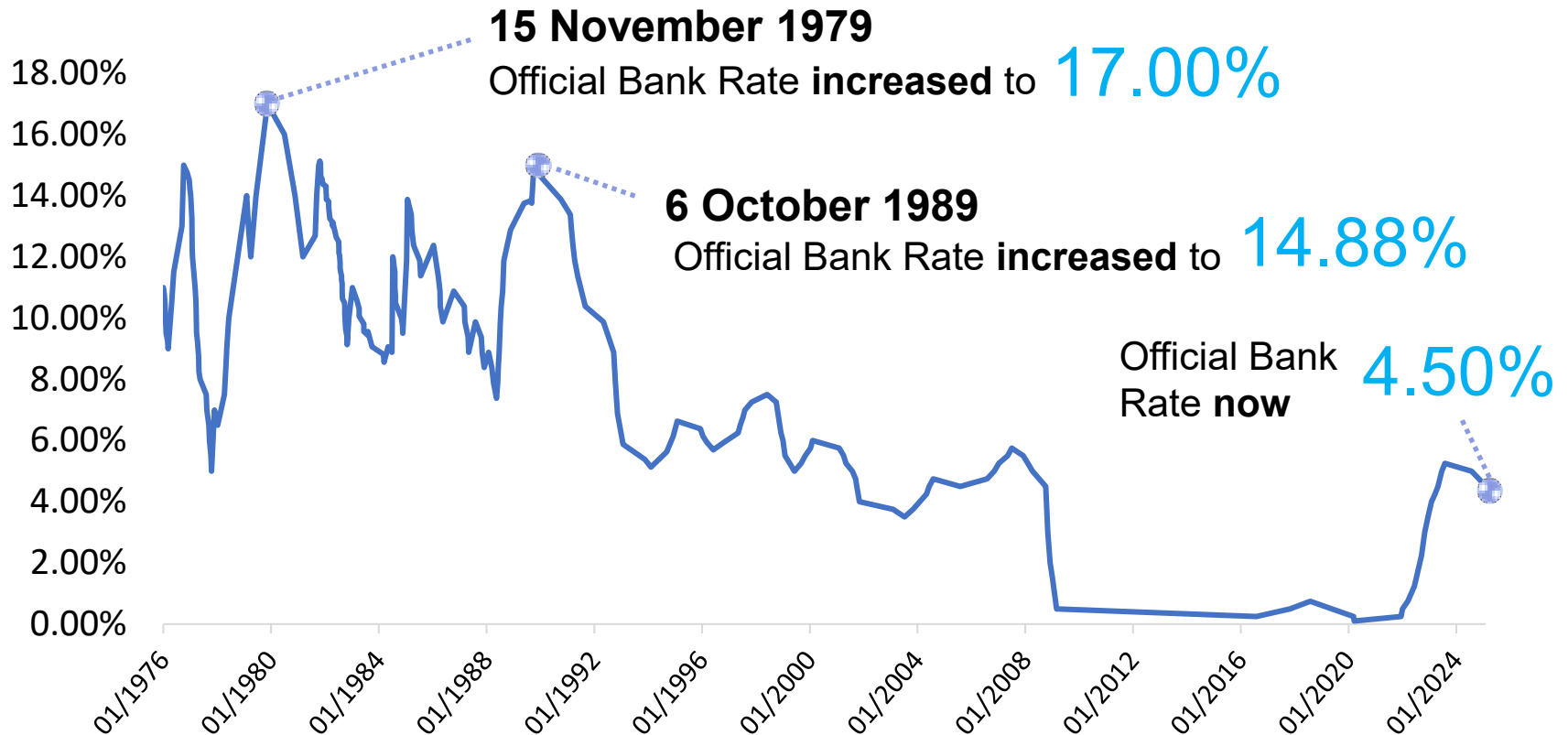
Hold this money in an instant access account



Aim to save 3-6 months worth of this calculation

changing interest rates.

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



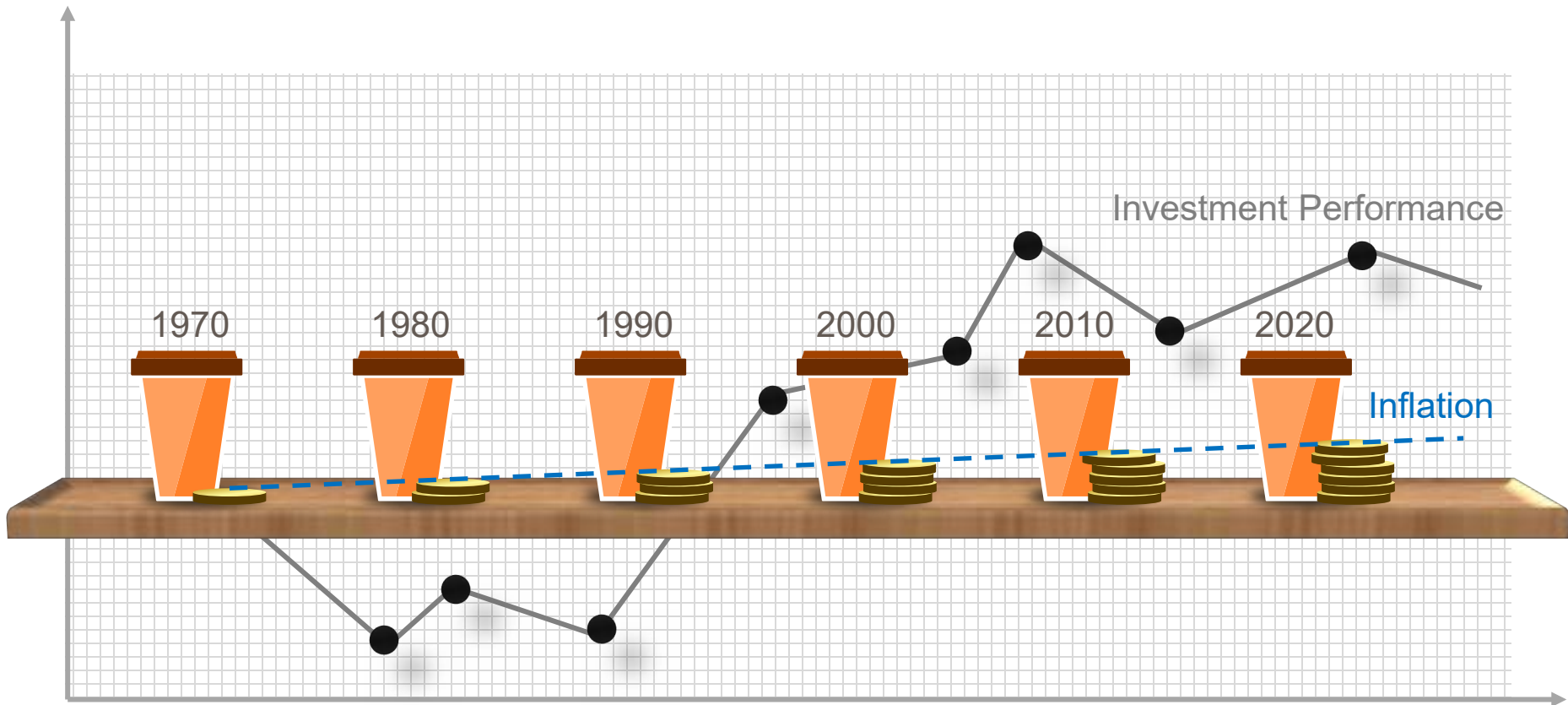
www.bankofengland.co.uk/boeapps/database/Bank-Rate.asp

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the impact of inflation.

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



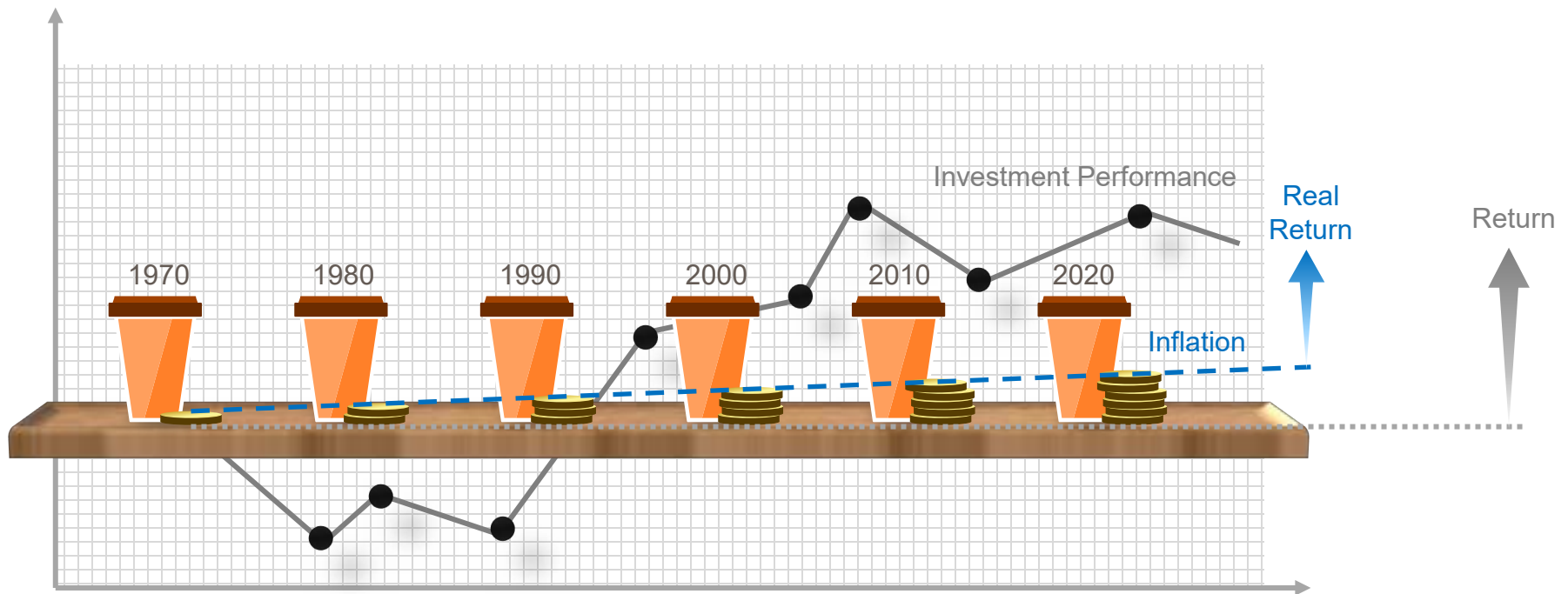
Graphic shown for illustrative purposes only.

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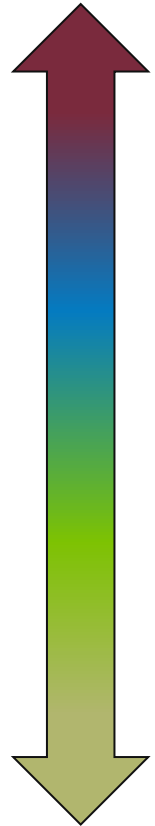
Graphic shown for illustrative purposes only.

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investment risk and returns.

High



Low



Equities

Volatility, Timing,
Concentration



Property

Liquidity, Negative Equity,
Taxation, Tenants



Bonds

Default, Credit,
Inflation

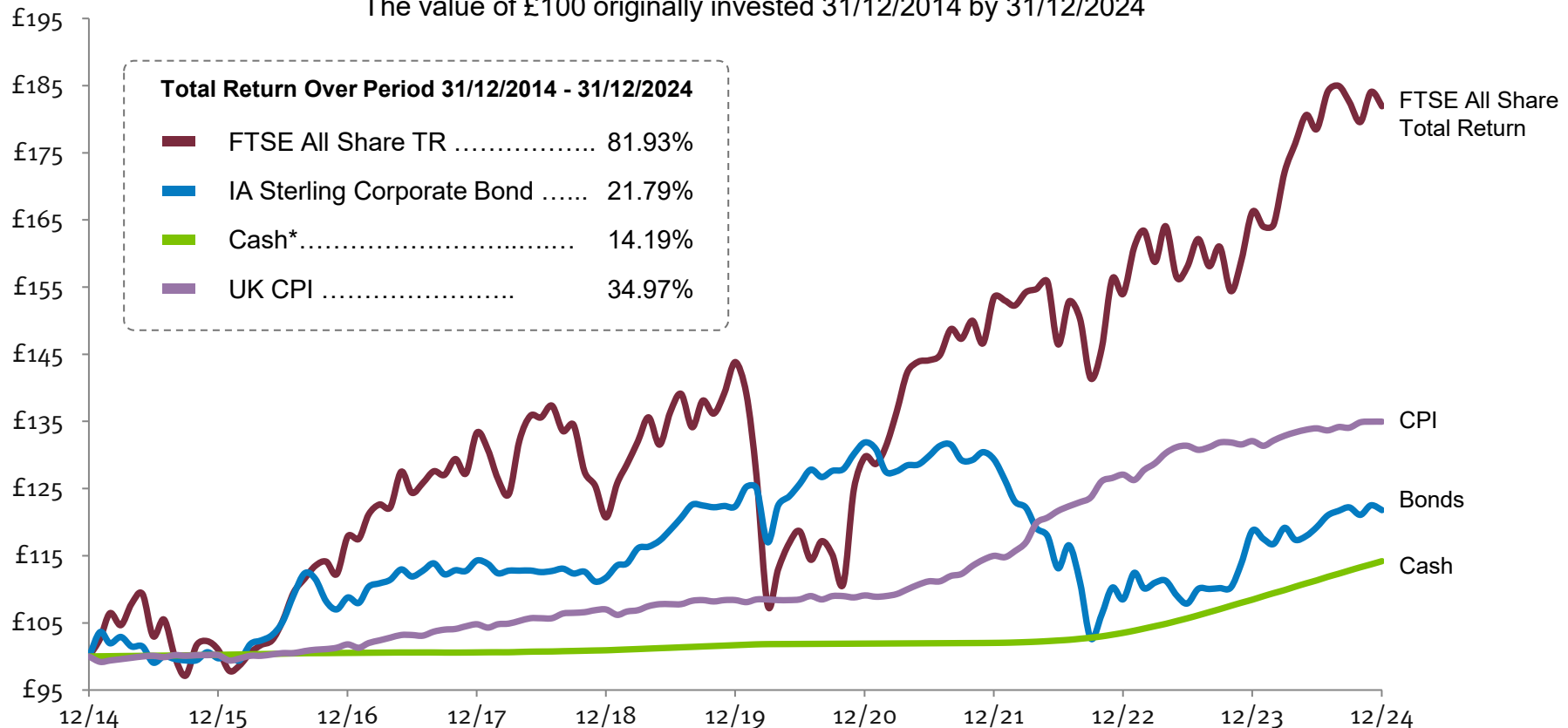


Cash

Inflation, Interest Rates,
Currency Exposure

risk and returns: the real world.

The value of £100 originally invested 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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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)

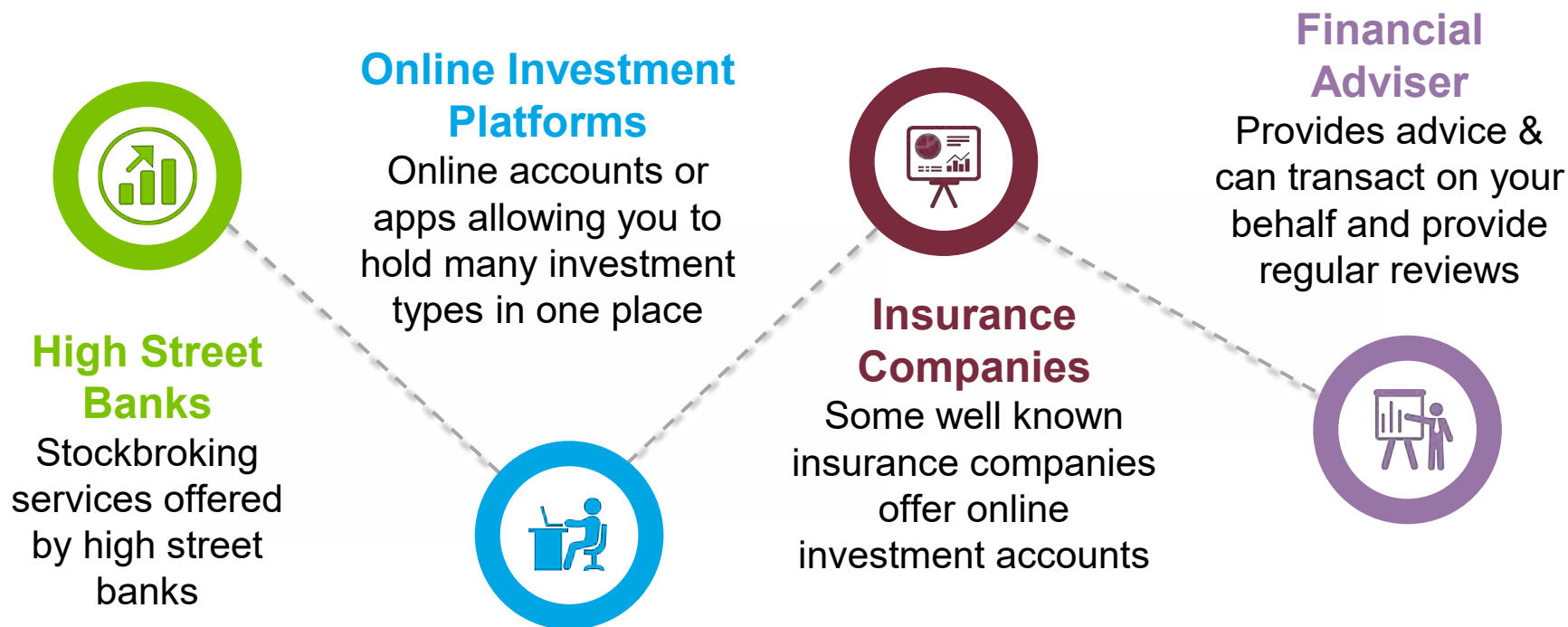
OR



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

Haleon share plans.

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

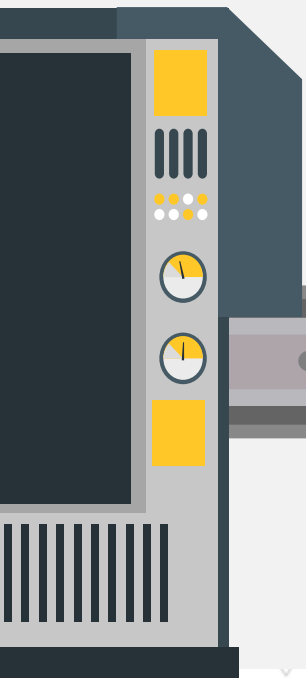
£125 Reward shares

£35

Tax and NI saving (28%)

£90

Personal cost



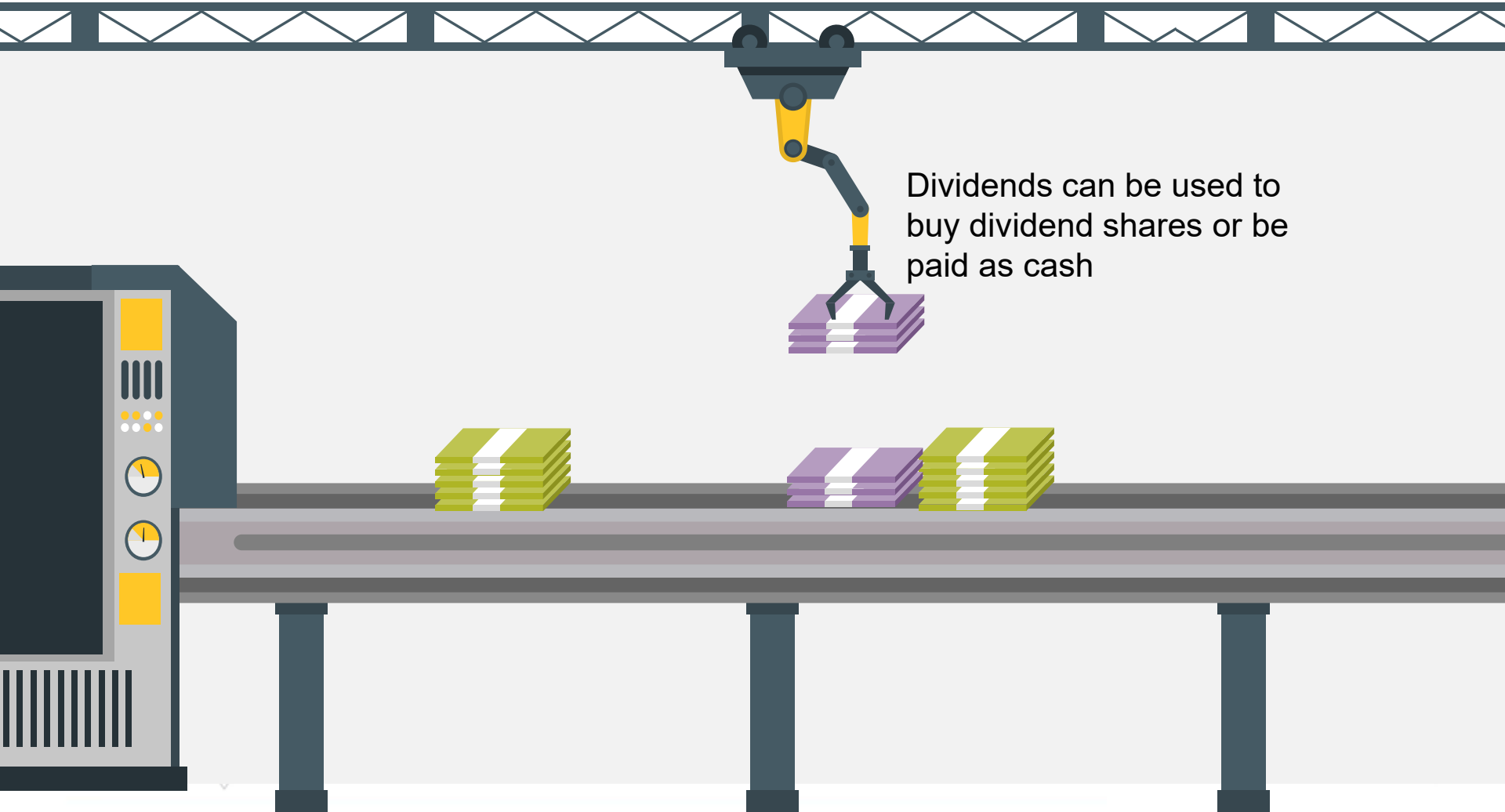
£250 Total Invested



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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

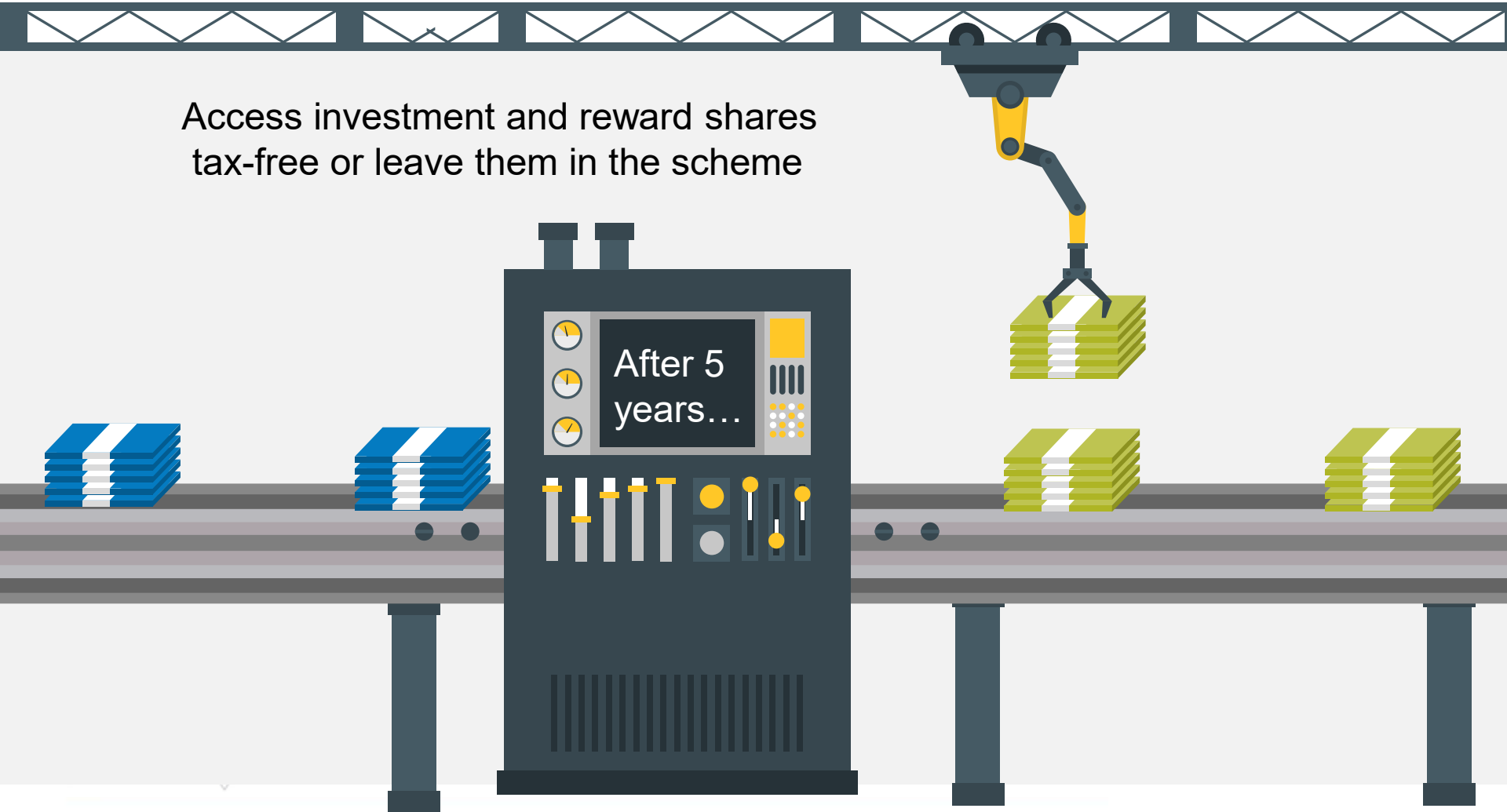


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share reward.

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**

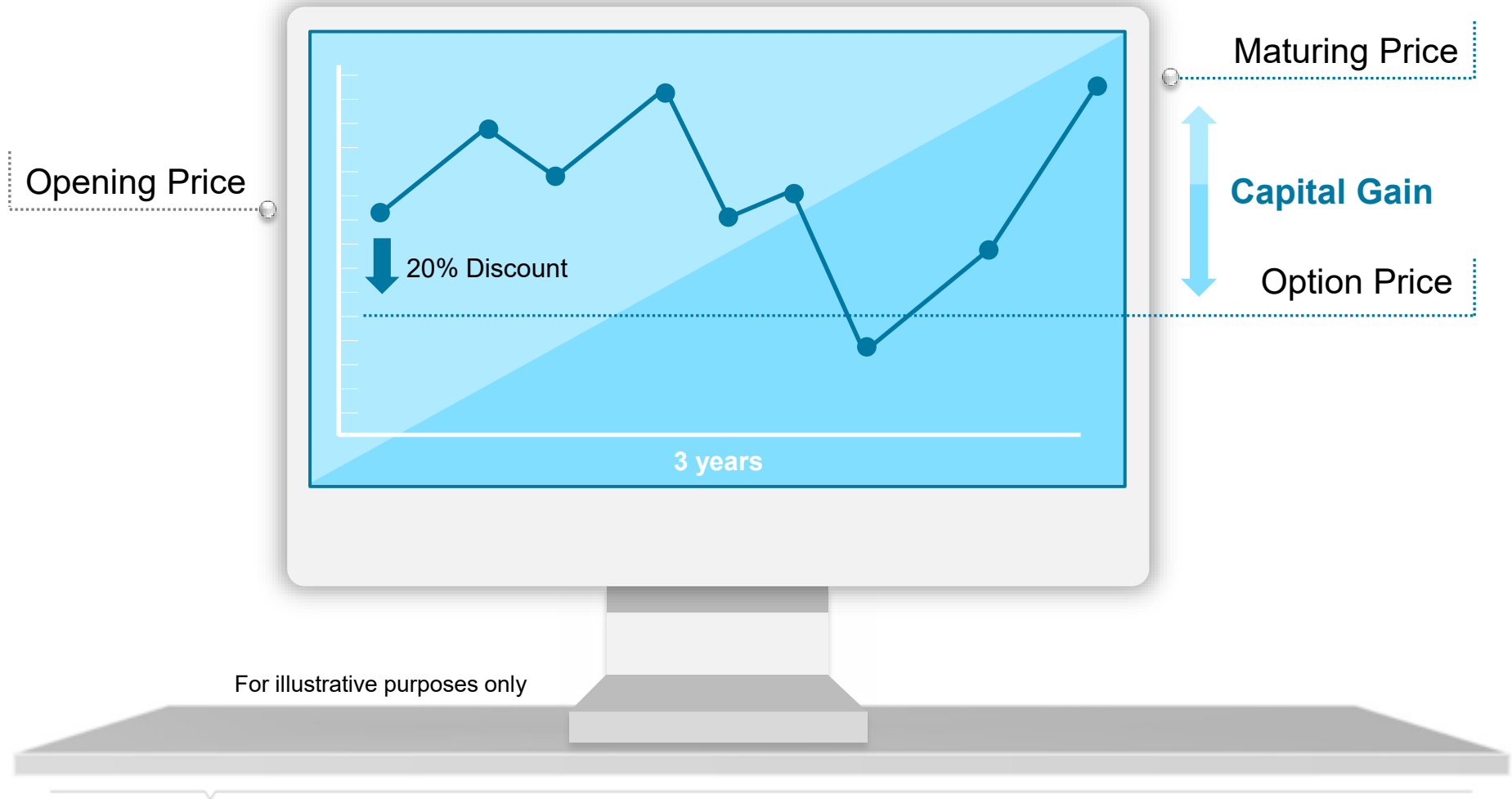
*your option can be exercised anytime within 6 months from the end of the term

**subject to HMRC limits

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share save.



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%

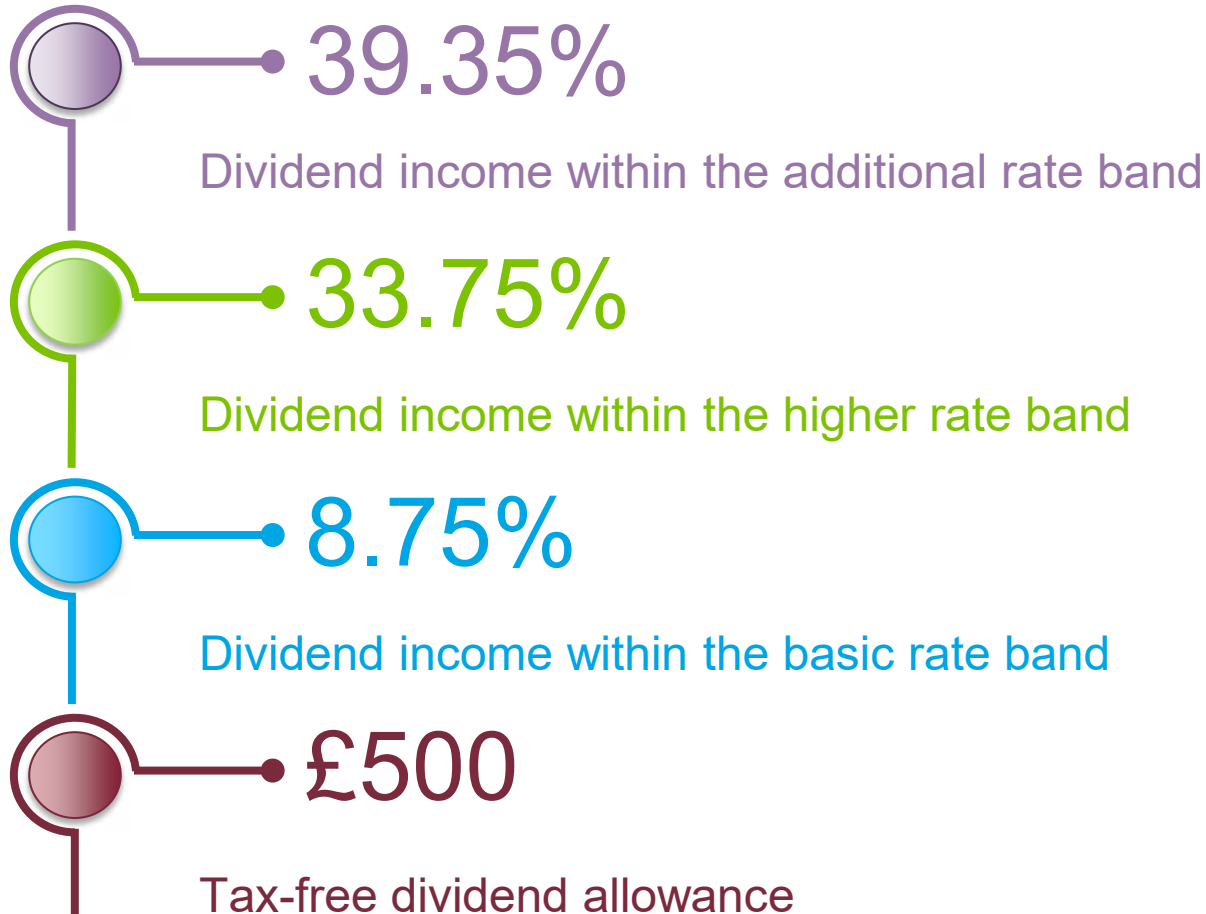
**5%
savings
rate**

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

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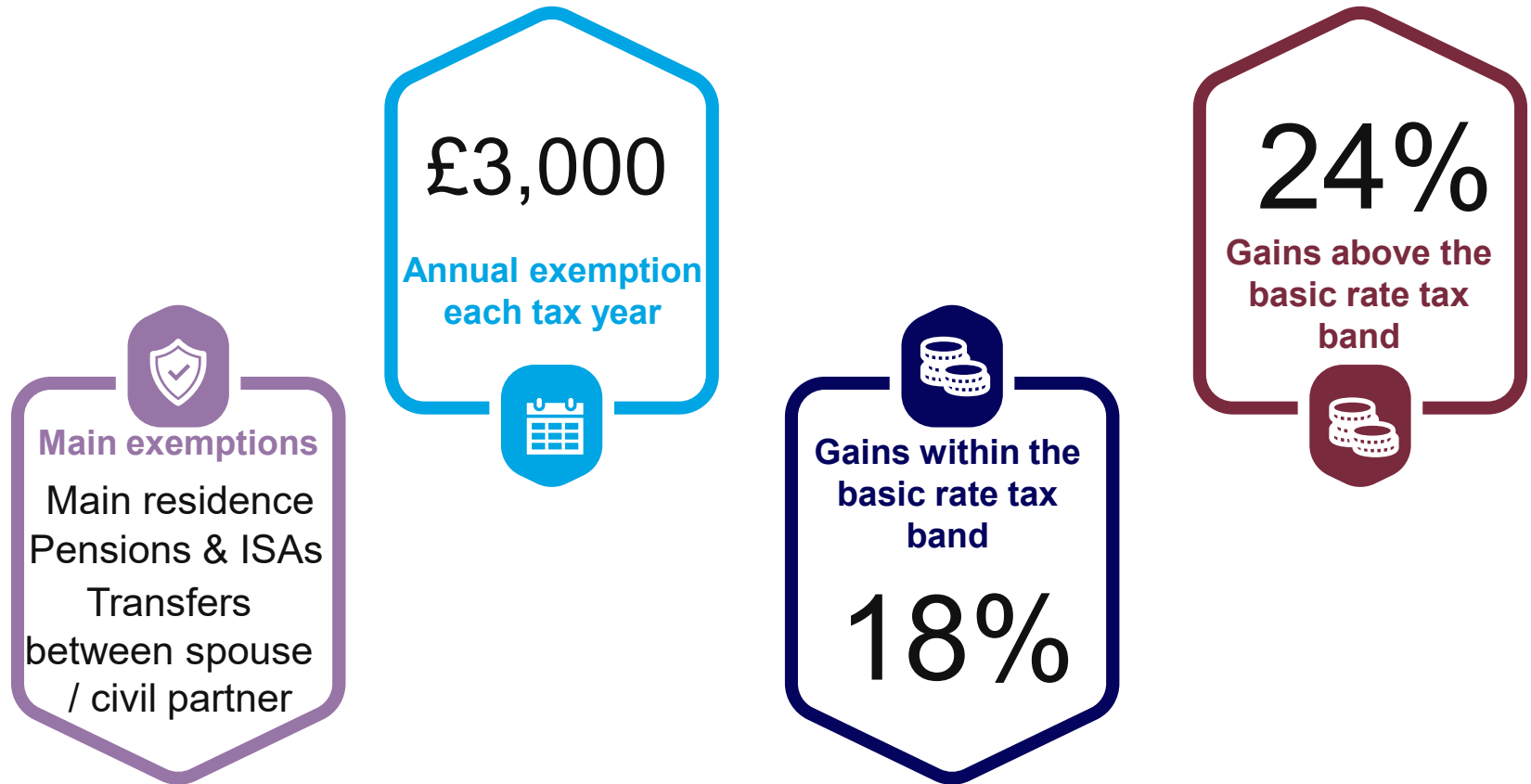
dividend tax.



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

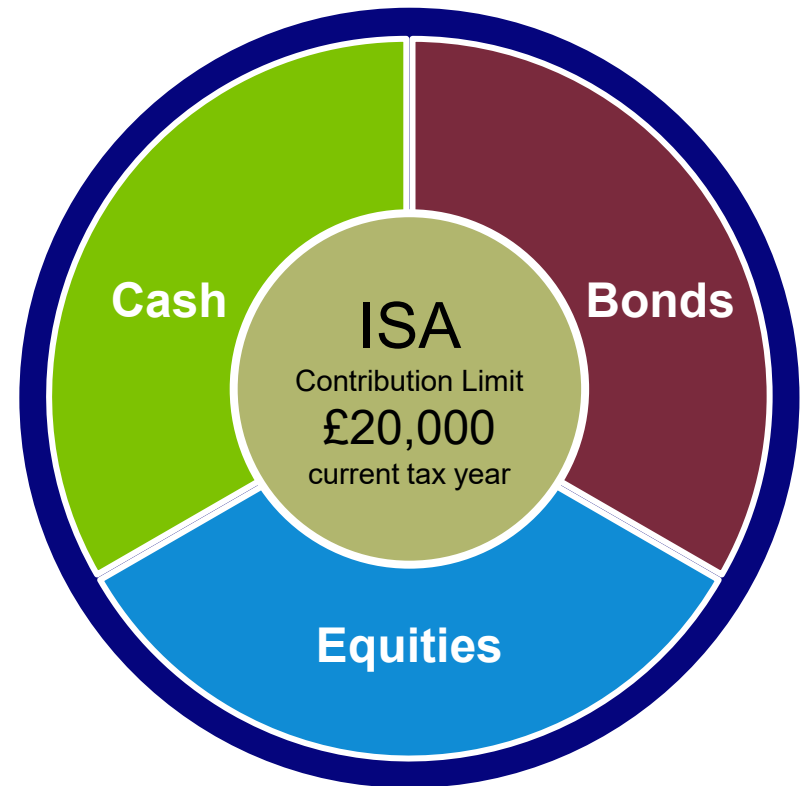
capital gains tax (CGT).

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



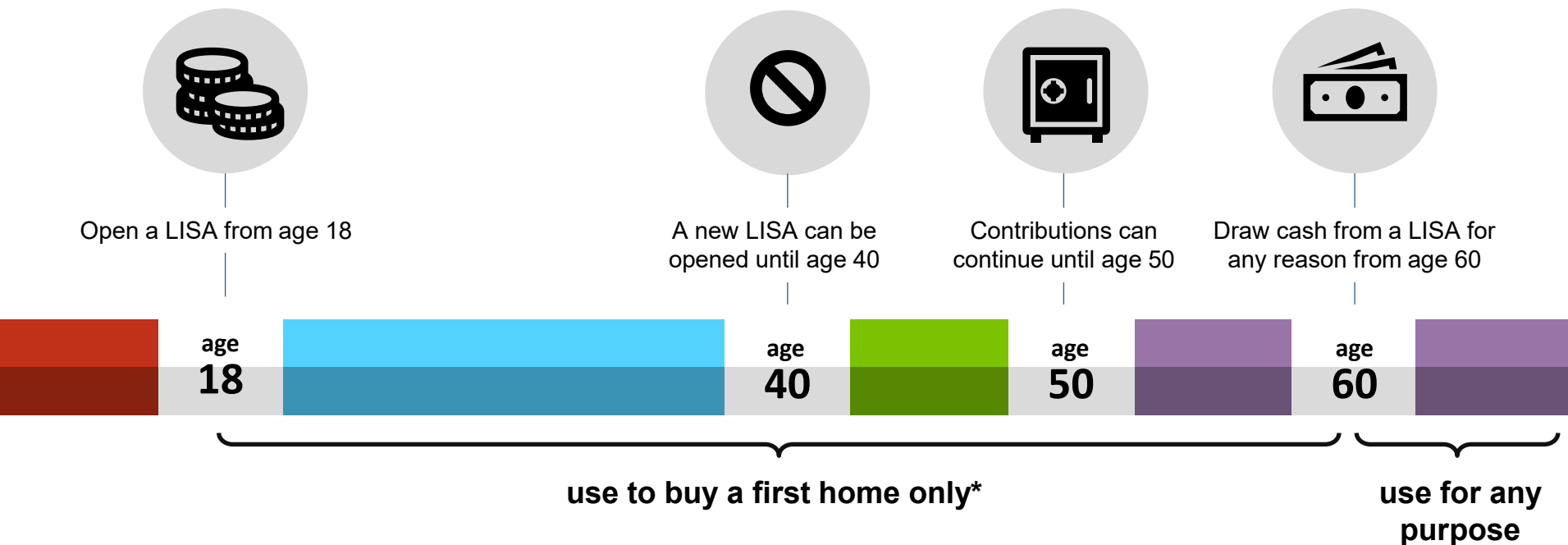
individual savings accounts (ISAs).

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



lifetime ISAs.

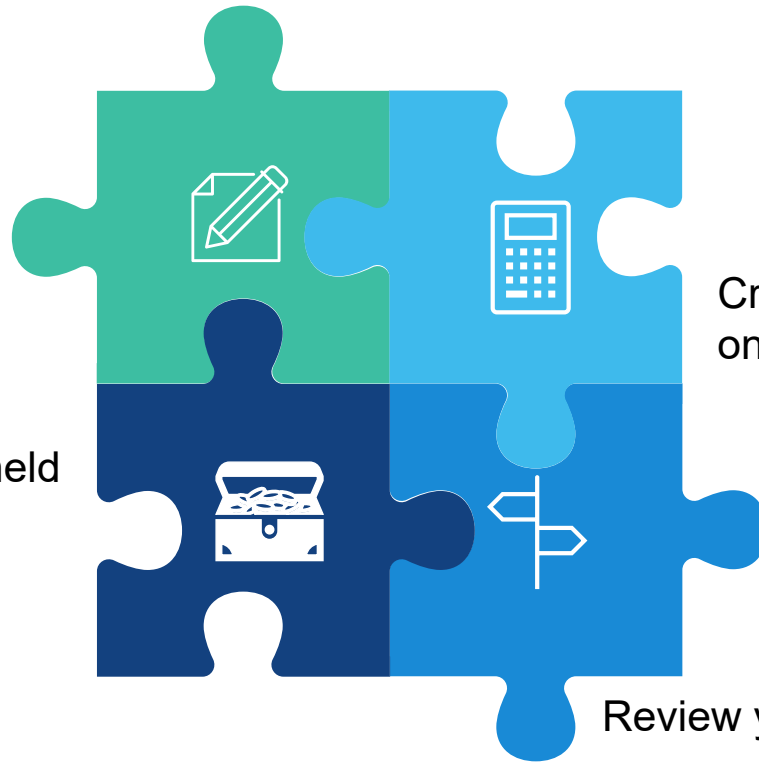
- Contribute up to £4,000 per annum
- Receive a 25% bonus on all contributions



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

summary.

Set out a plan



Consider where your investments are being held

Create an emergency fund based on your personal circumstances

Review your workplace savings

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 an application:

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

☒ Yes

☐ No

We will respect your privacy and ensure we do not share your information with any third party.

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

☒ Yes

☐ No

We will respect your privacy and ensure we do not share your information with any third party.

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

Title	First name	Last name
<input type="text" value="(Please select)"/>	<input type="text"/>	<input type="text"/>

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

Please confirm your preferred telephone number:

Please name/number:

Postcode:

We value your privacy. Any contact details you provide will be used solely for the above purposes. If you have ticked the box to provide information about our services, we may use a third party provider 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. To check information on how we handle your personal data, please visit our privacy policy.

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my wealth

next steps.

LifeSight contact information.



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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.
