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welcome to:  
savings and investments -  
advanced

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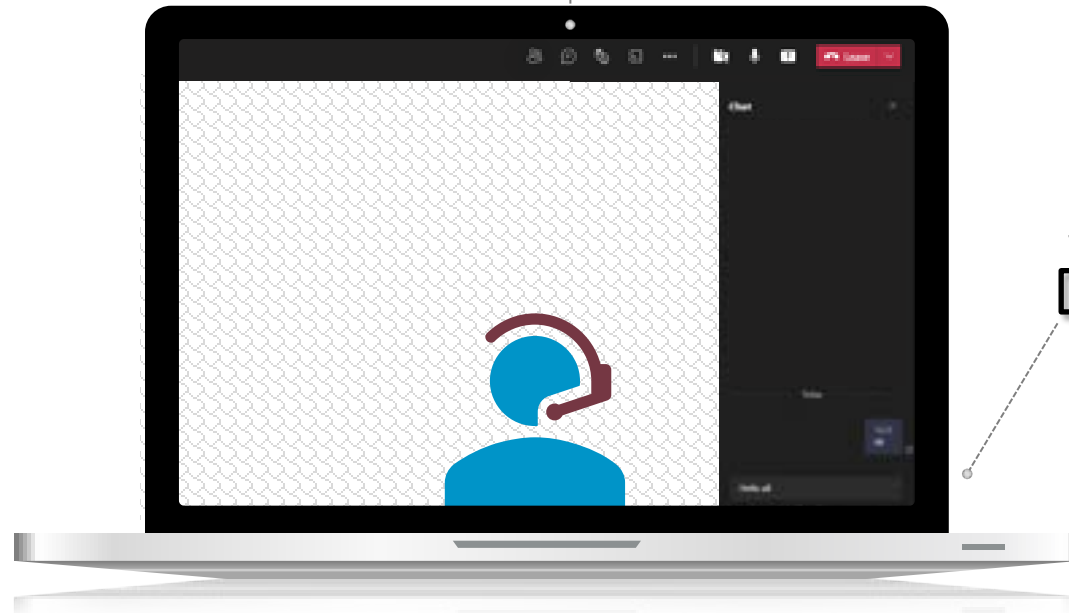
# using the chat box.



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

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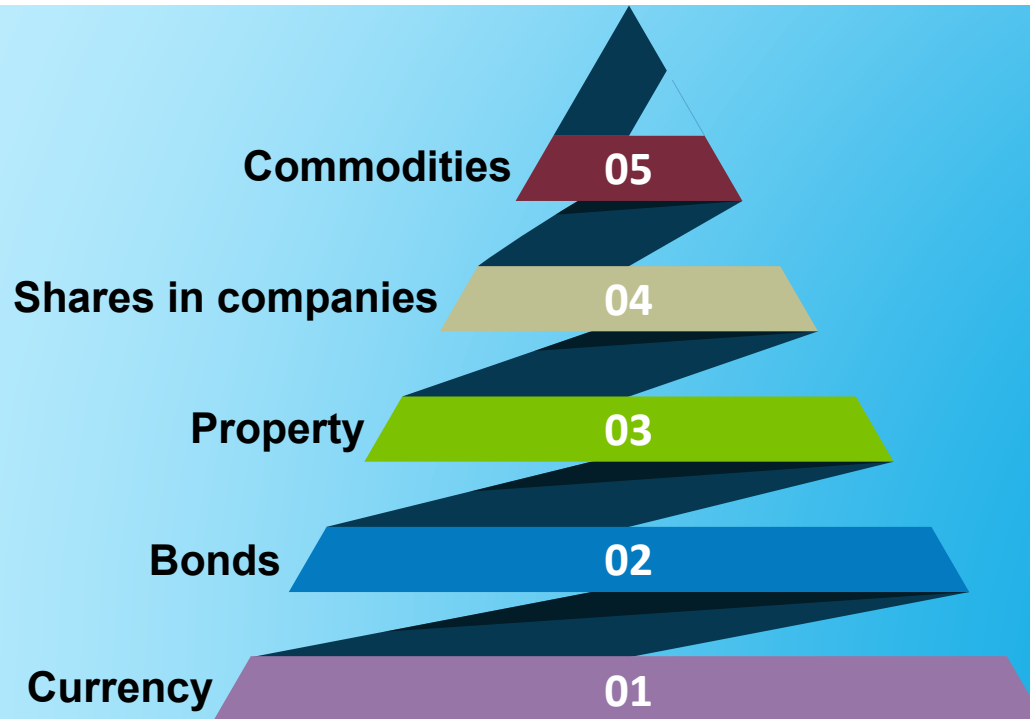
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asset classes.

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# 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



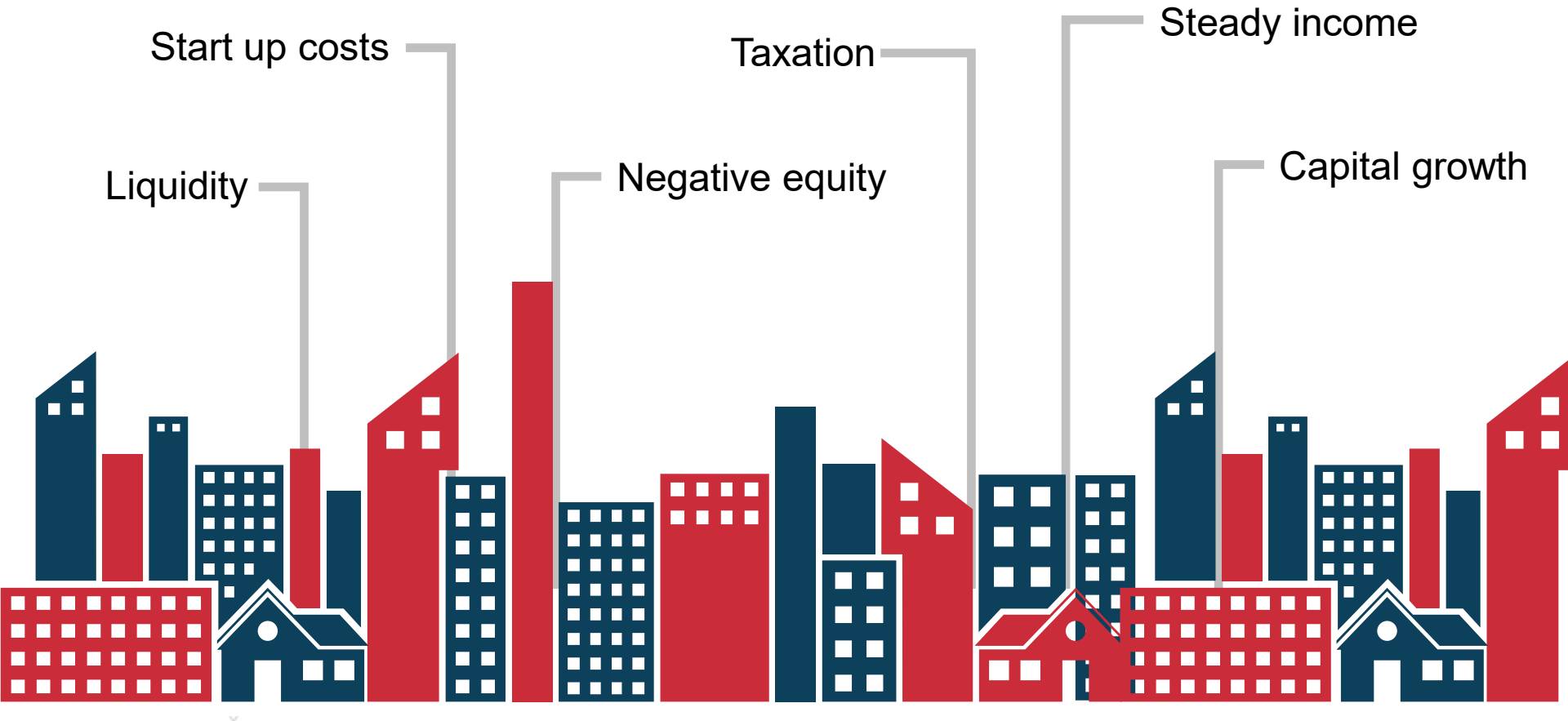
Inflation

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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

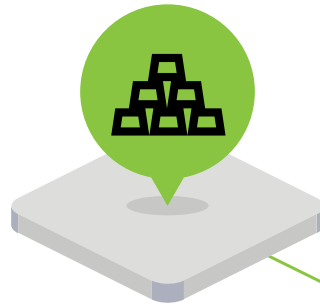
 Time to research

 Taxable

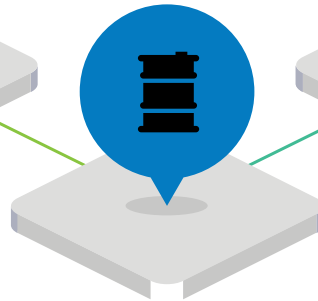
 Concentration

# commodities.

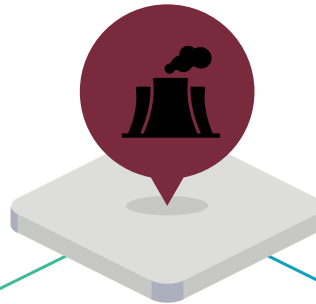
Precious metals



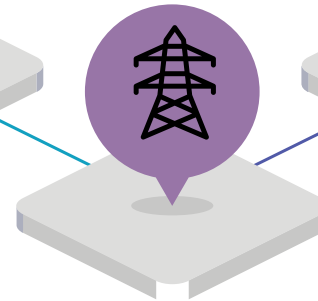
Oil



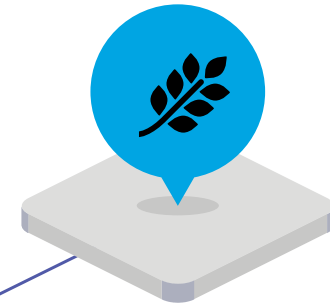
Gas



Electricity



Agriculture



Inflation



Weather



Political unrest



Global events



New technologies



Concentration



Volatility



Timing



Supply & demand

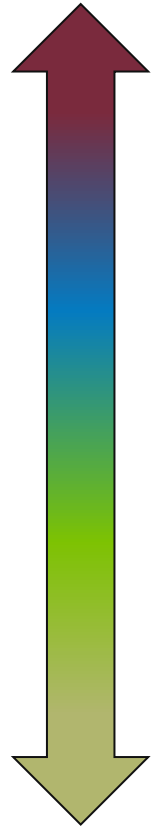
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# diversification.

# investment risk and returns.

High



Low



## Equities

Volatility, Timing,  
Concentration



## Property

Liquidity, Negative Equity,  
Taxation, Tenants



## Bonds

Default, Credit,  
Inflation

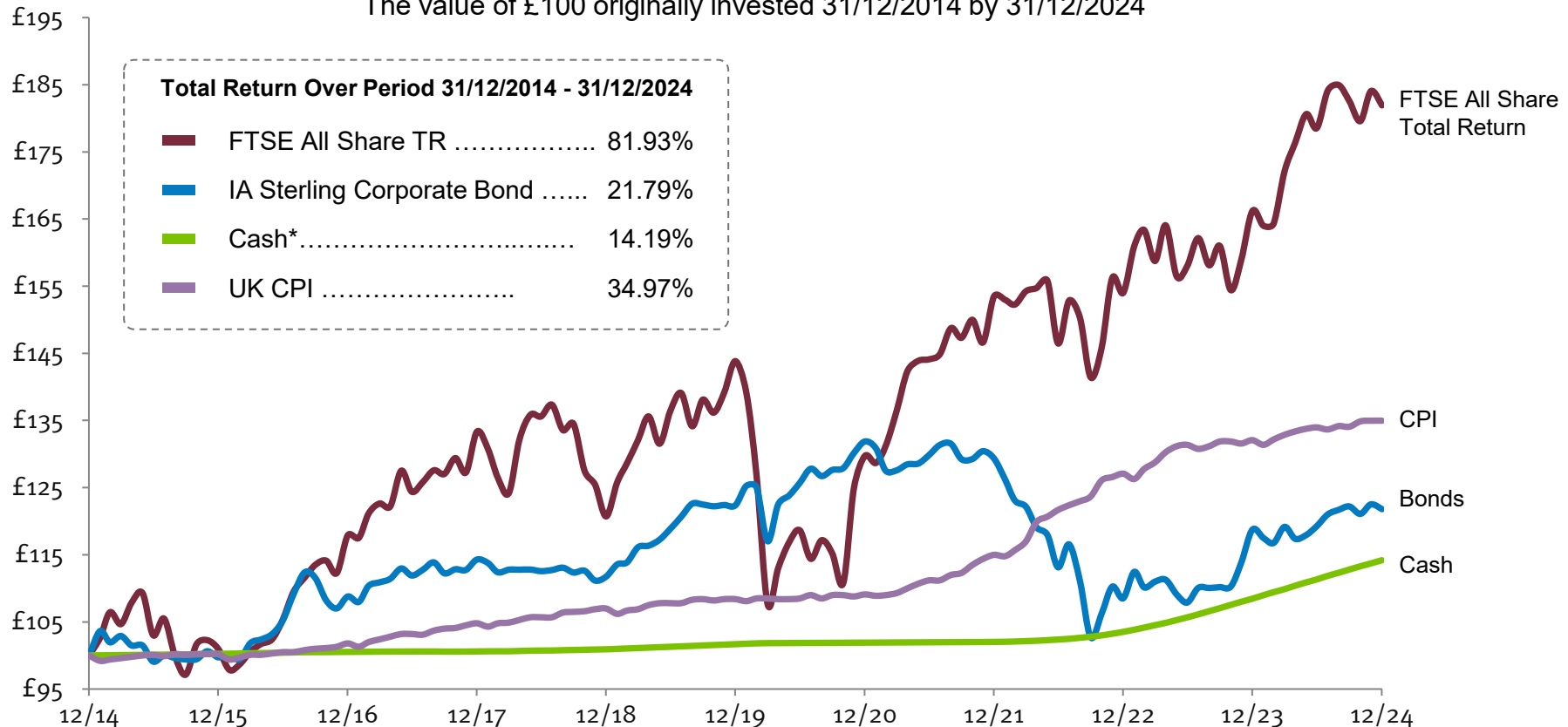


## Cash

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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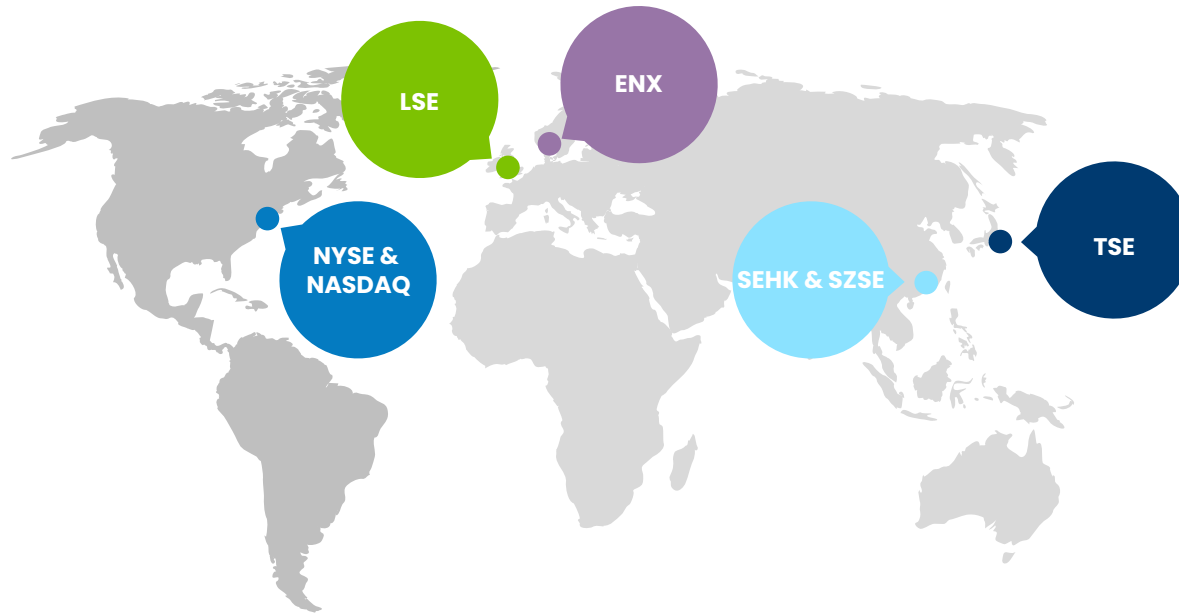
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# what is the stock market?

stocks  
issued

stocks  
bought

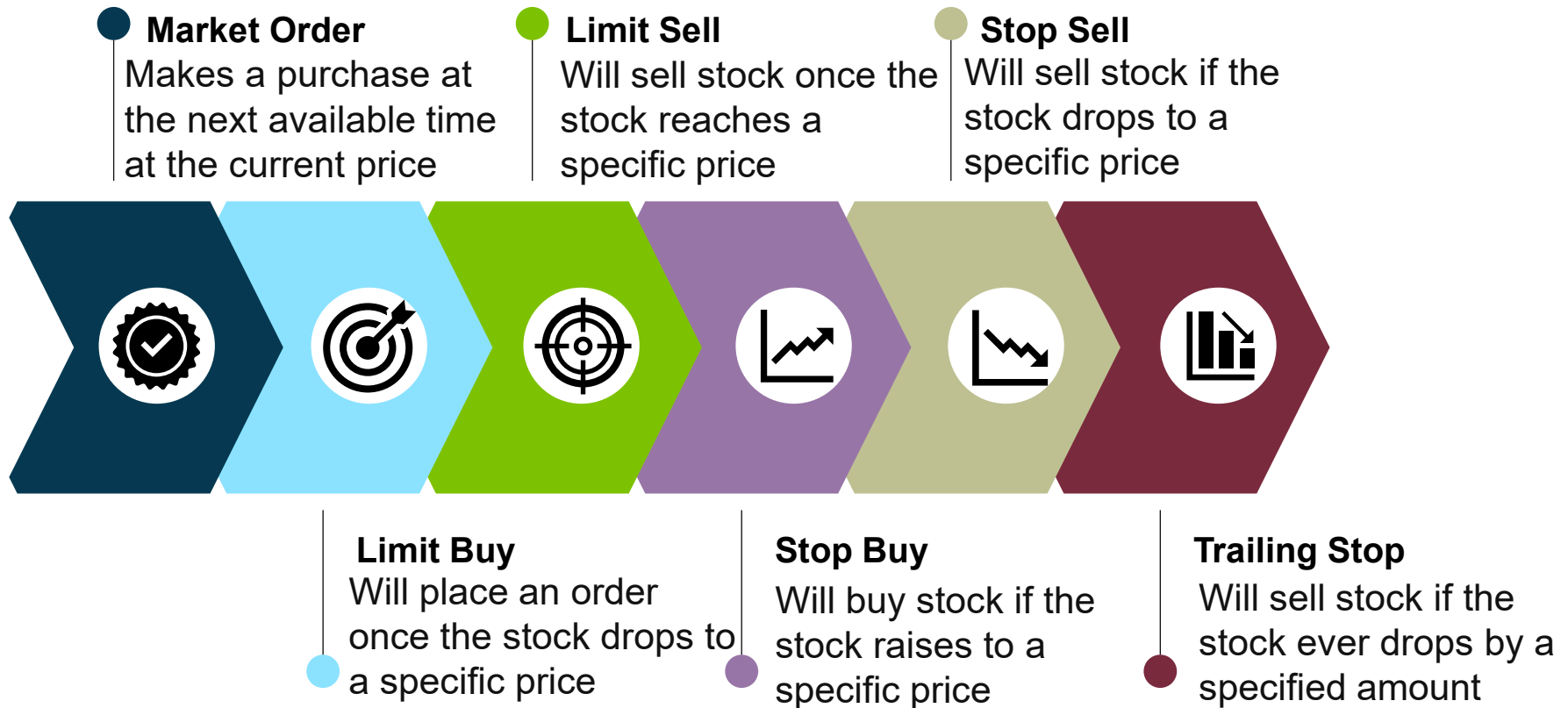
stocks  
sold





# 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

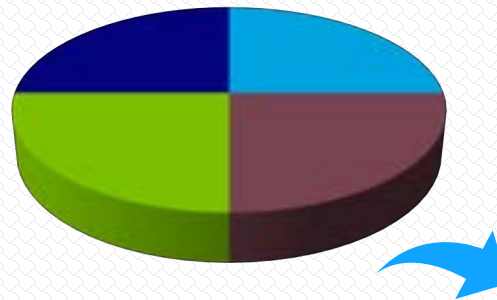
**Small Pharma** -44%

**Corp Company** +54%

**X Cars** +130%

**Big Pharma** -44%

25% held in each stock



**+24%**

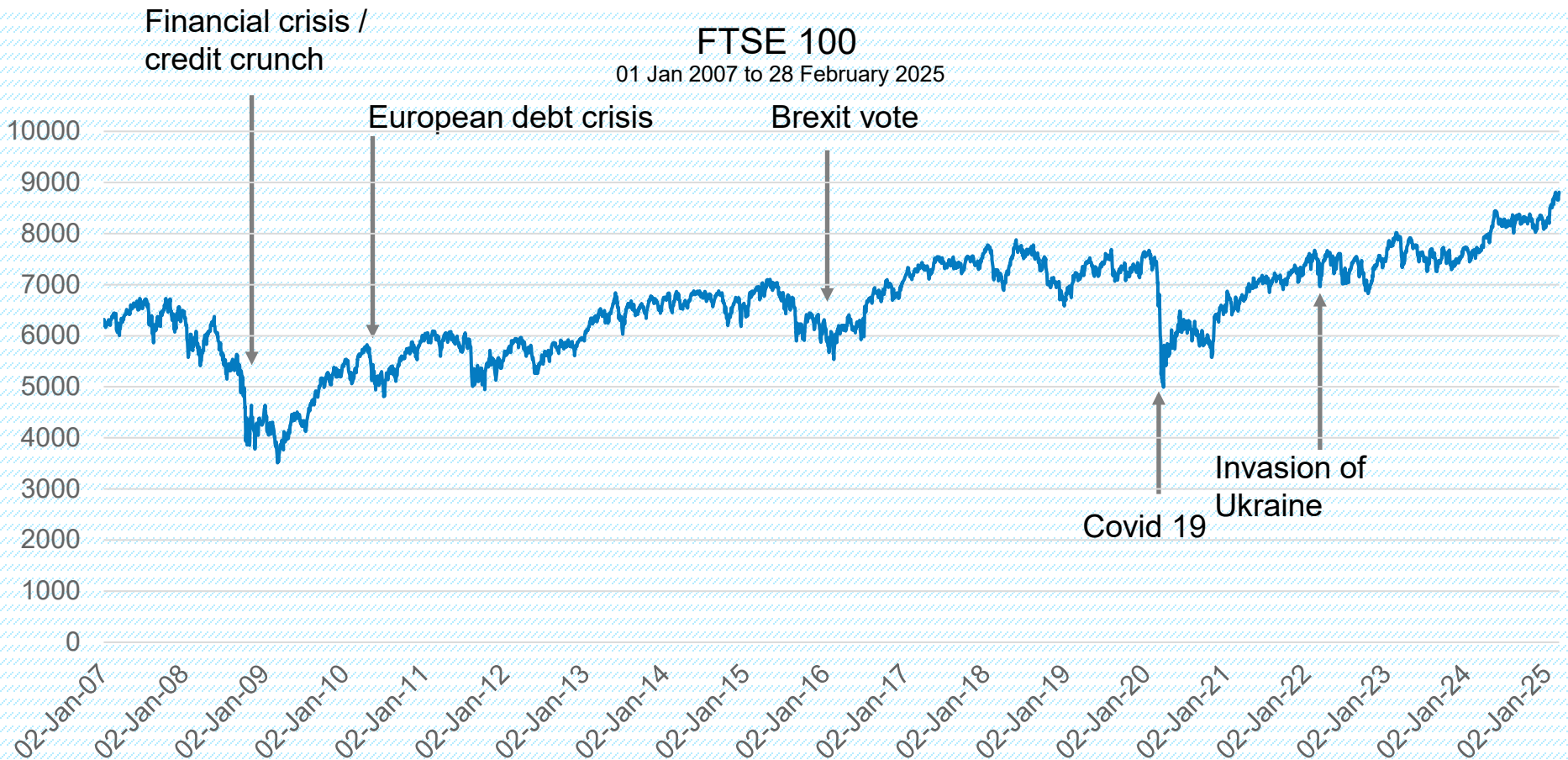
Portfolio change

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

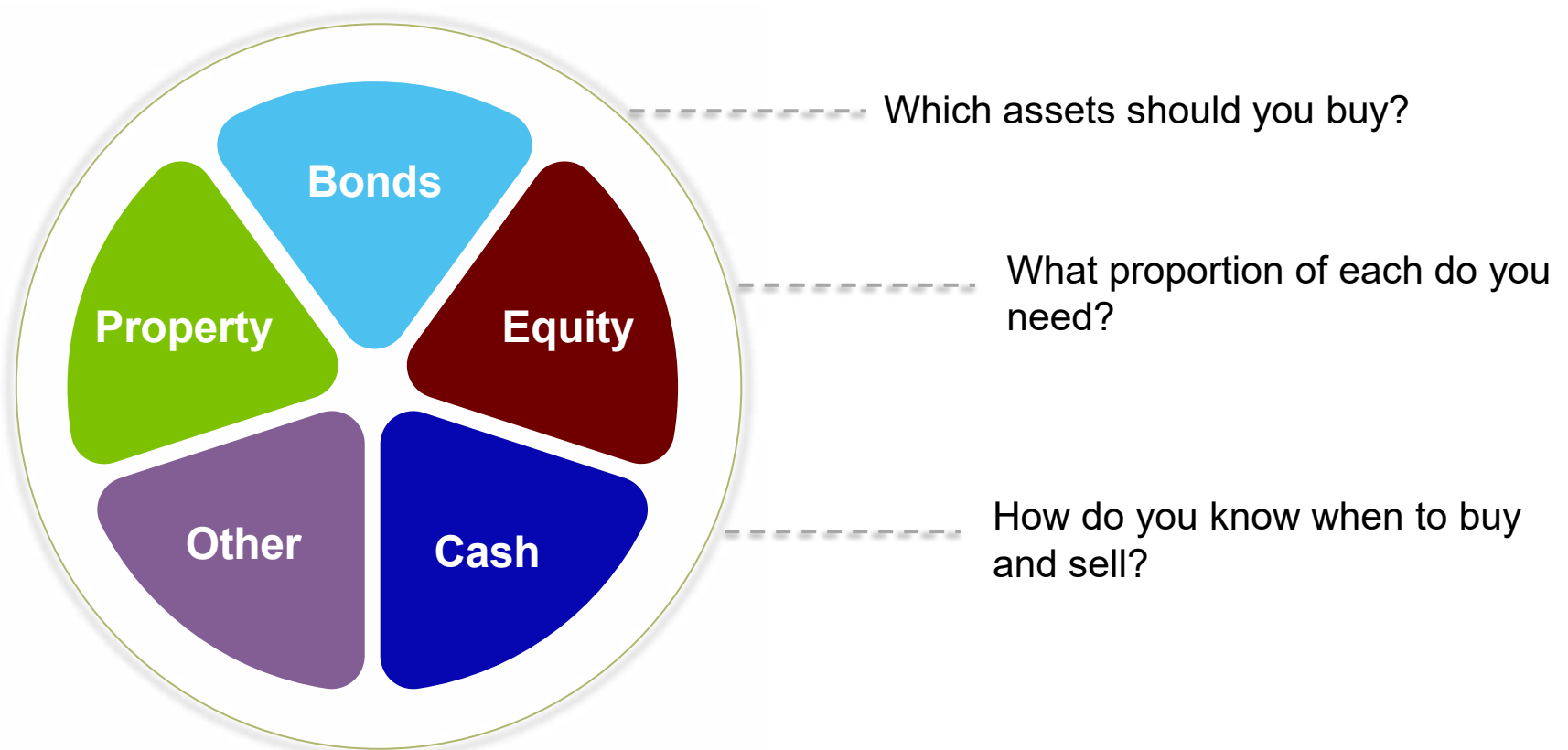
Limits exposure to a  
single country or region

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# diversification.

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



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investment funds.

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# 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



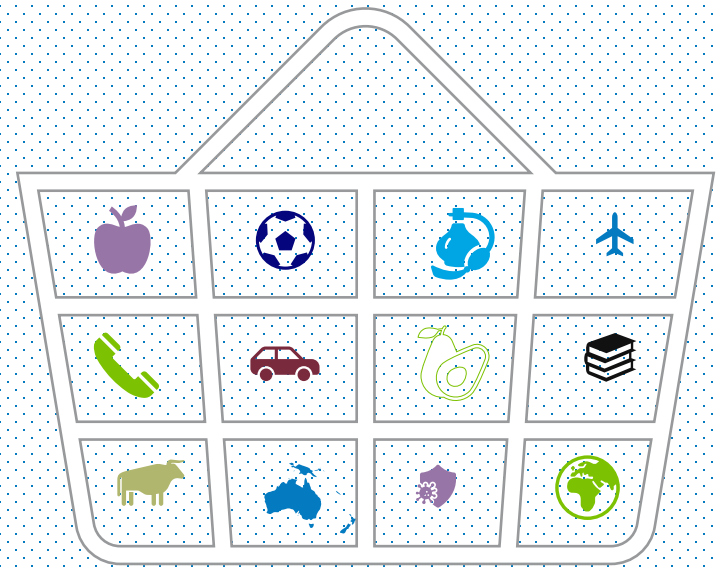
FTSE 250 Index



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.**

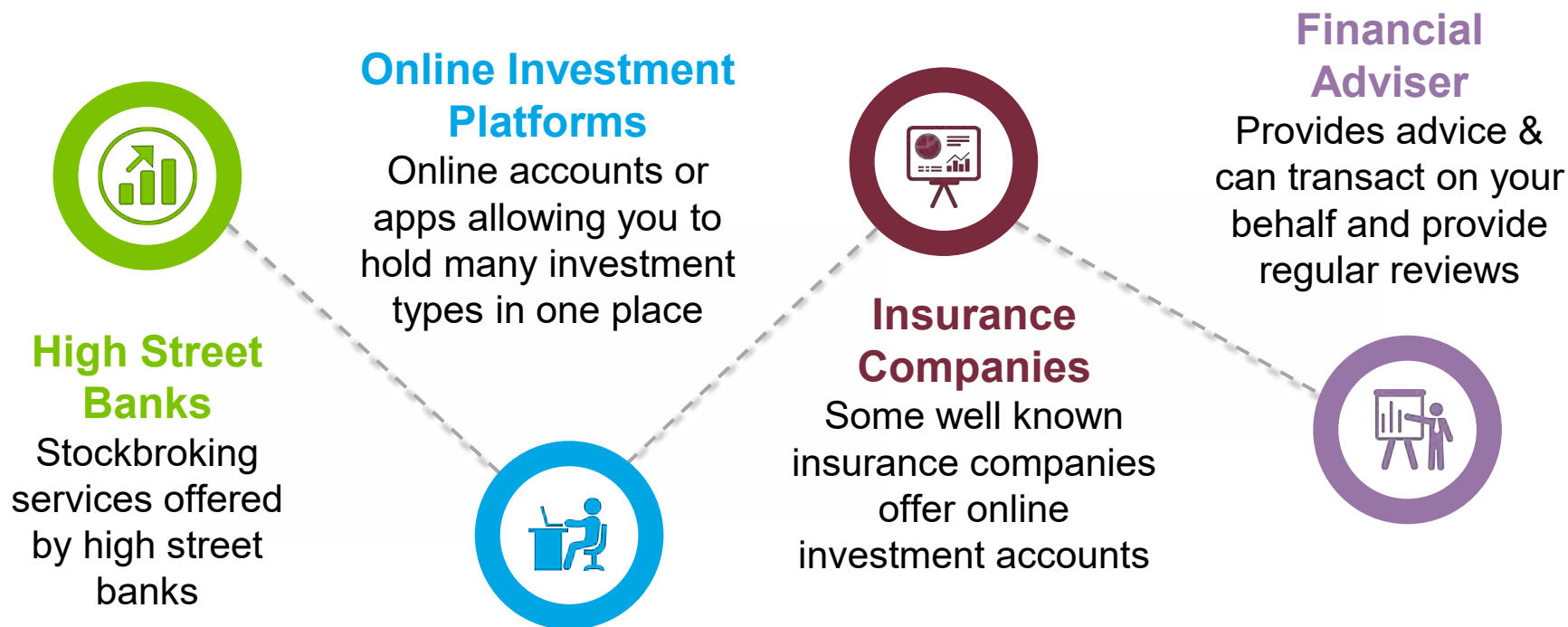
\*excluding some fiat backed stable coins

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# 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

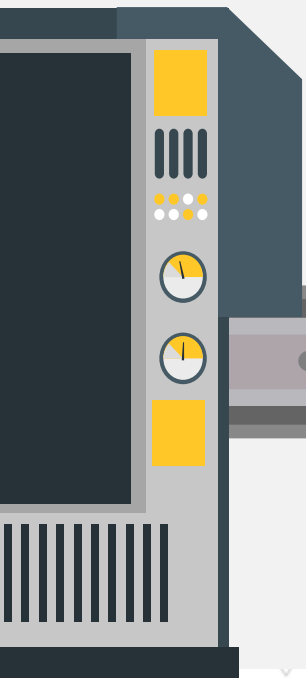
£125 Reward shares

£35

Tax and NI saving (28%)

£90

Personal cost



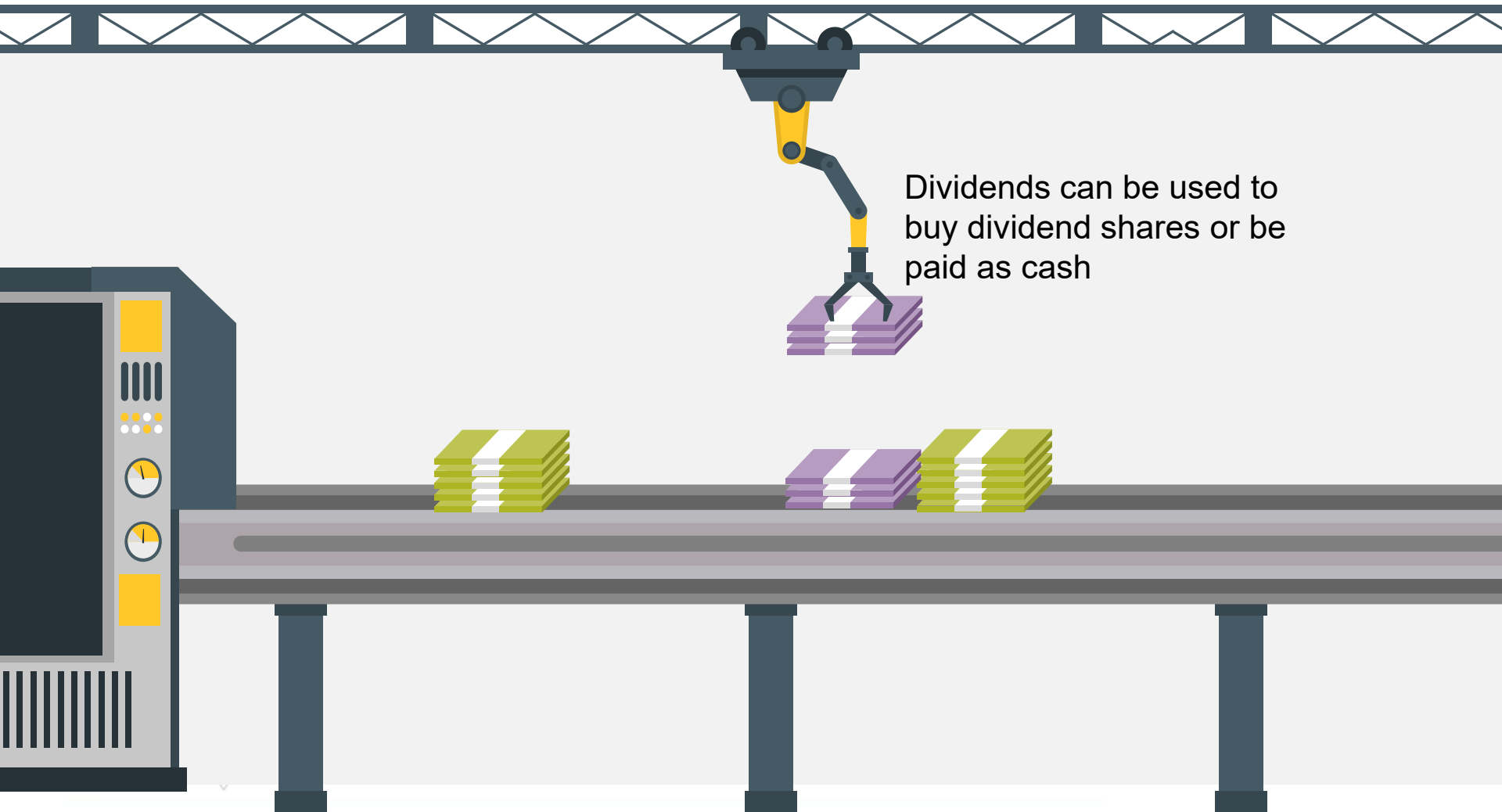
£250 Total Invested



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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



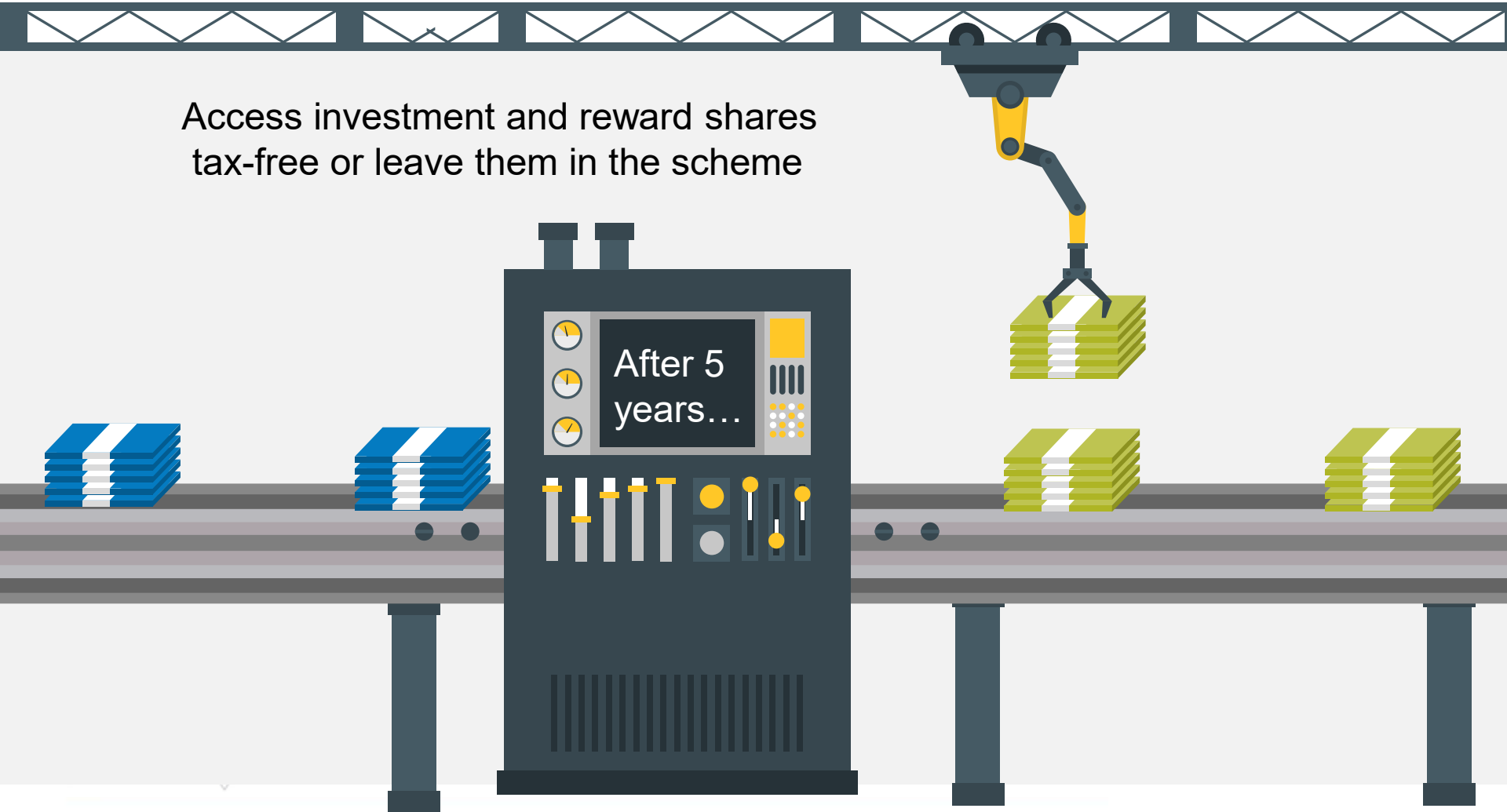
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# share reward.

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\*\*

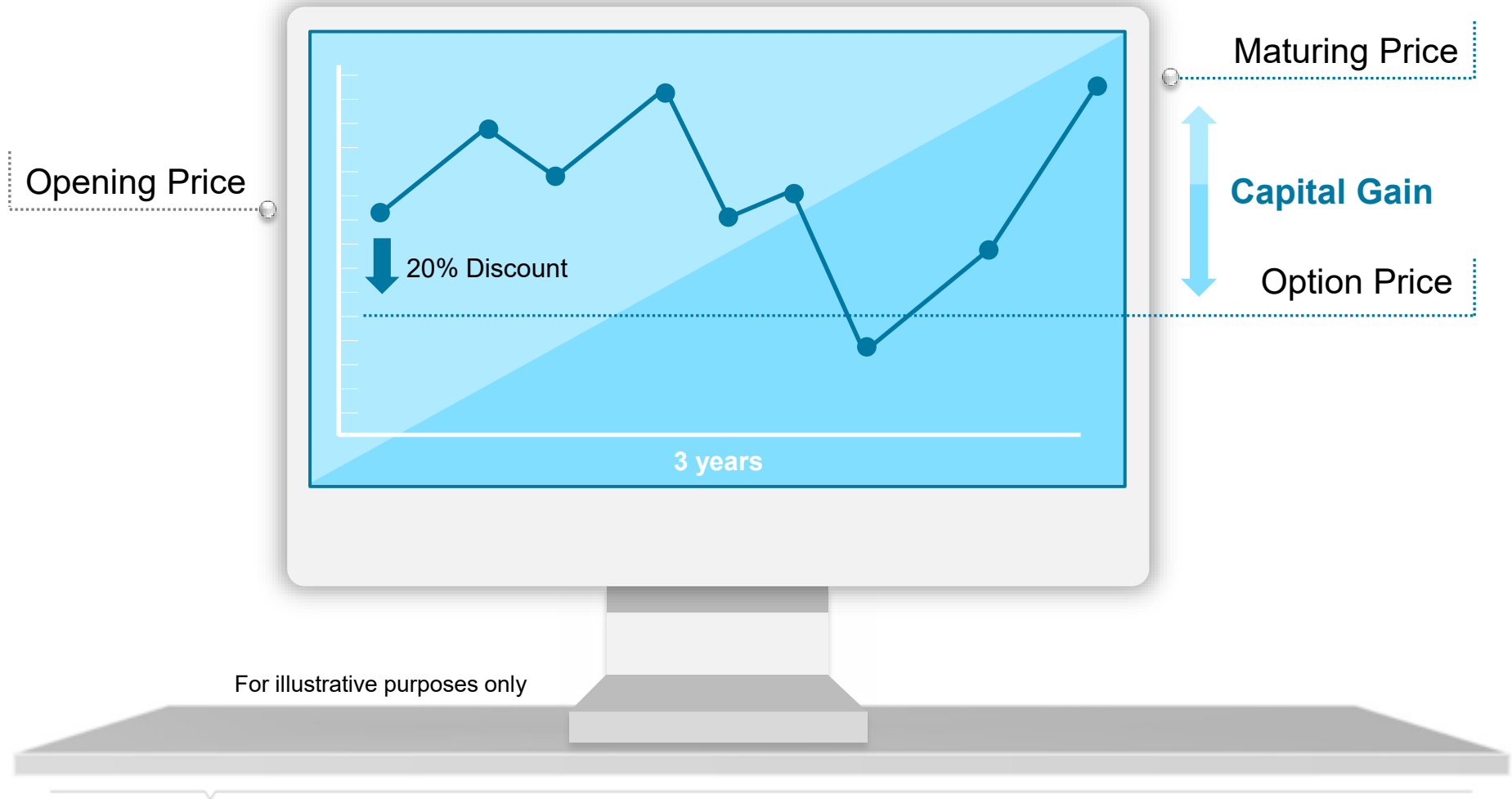
\*your option can be exercised anytime within 6 months from the end of the term

\*\*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

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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**

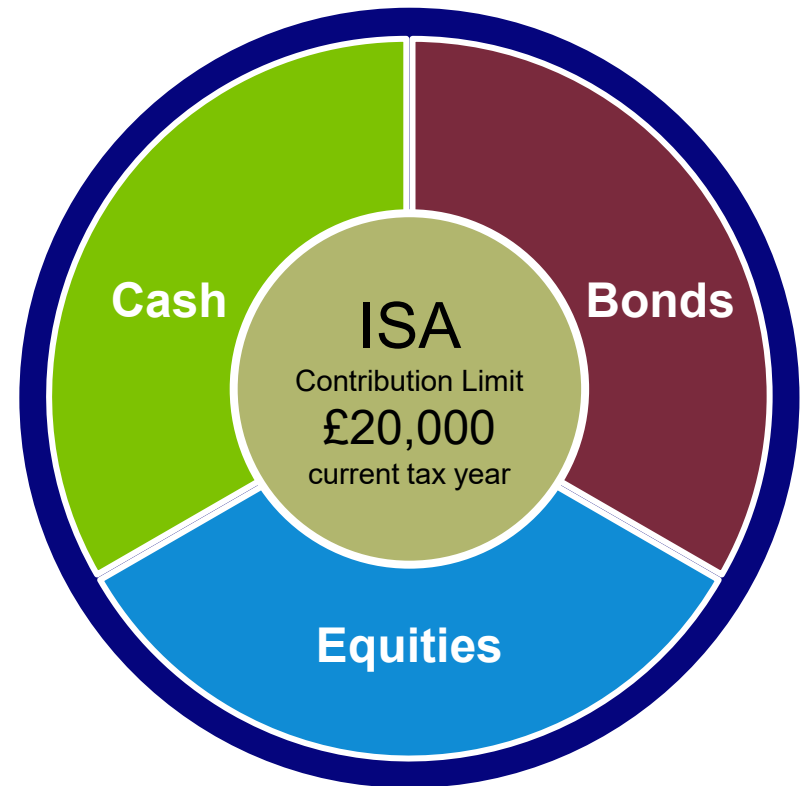
The Personal Savings Allowance is based on UK income tax rates and not Scottish income tax rates

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# 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



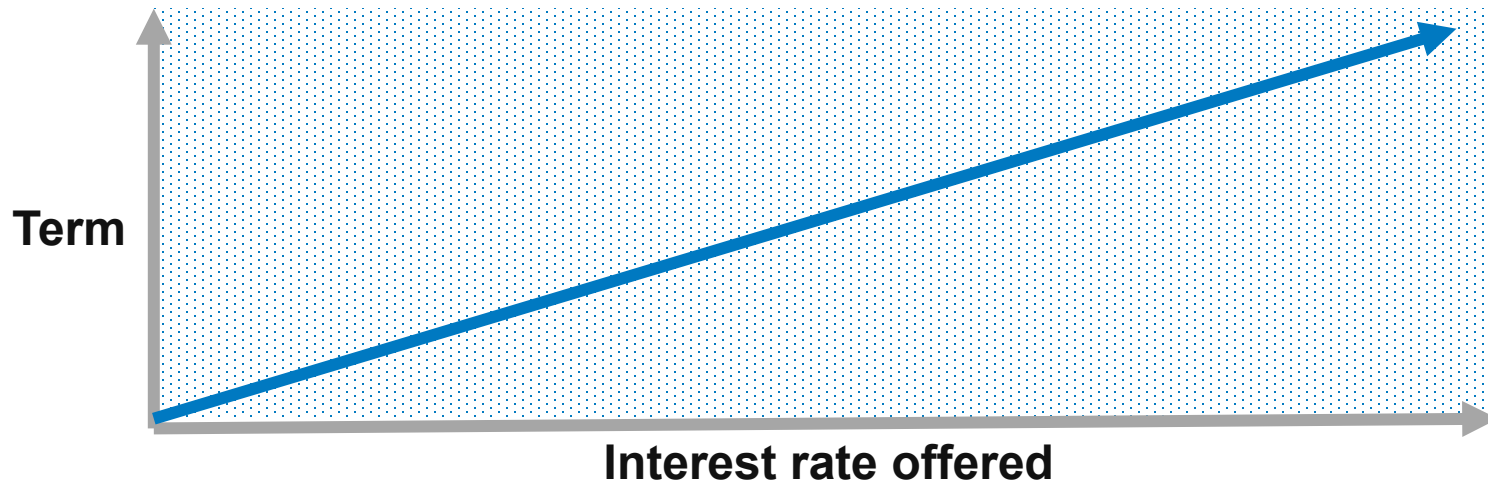
# cash ISA.

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

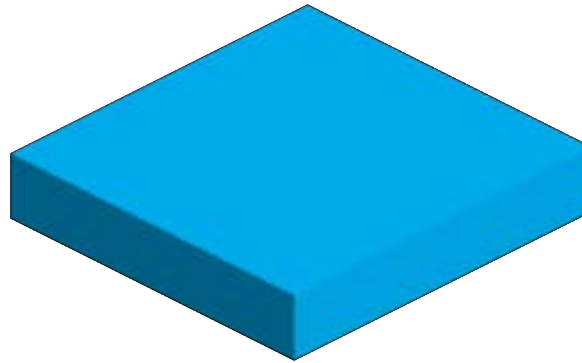
## Fixed term cash ISA





# 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

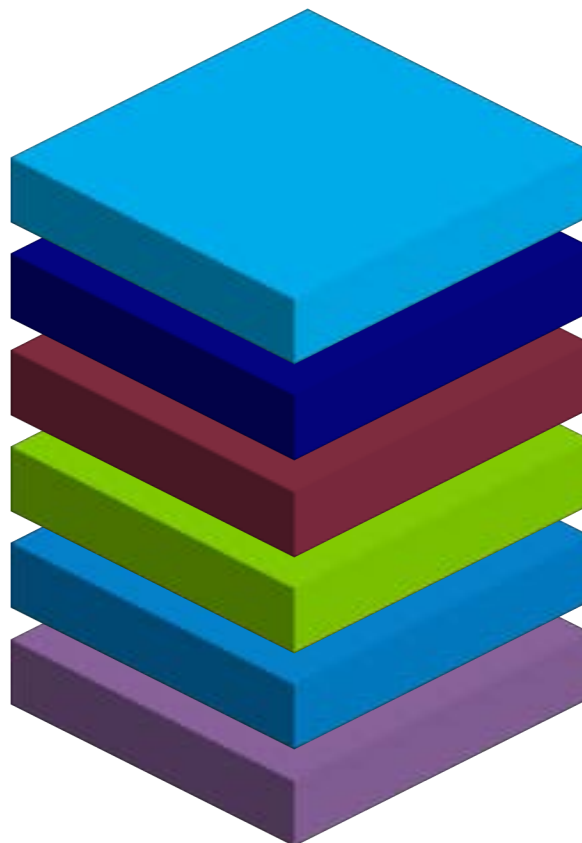


Exchange Traded Funds

Open Ended  
Investment Companies



Bonds

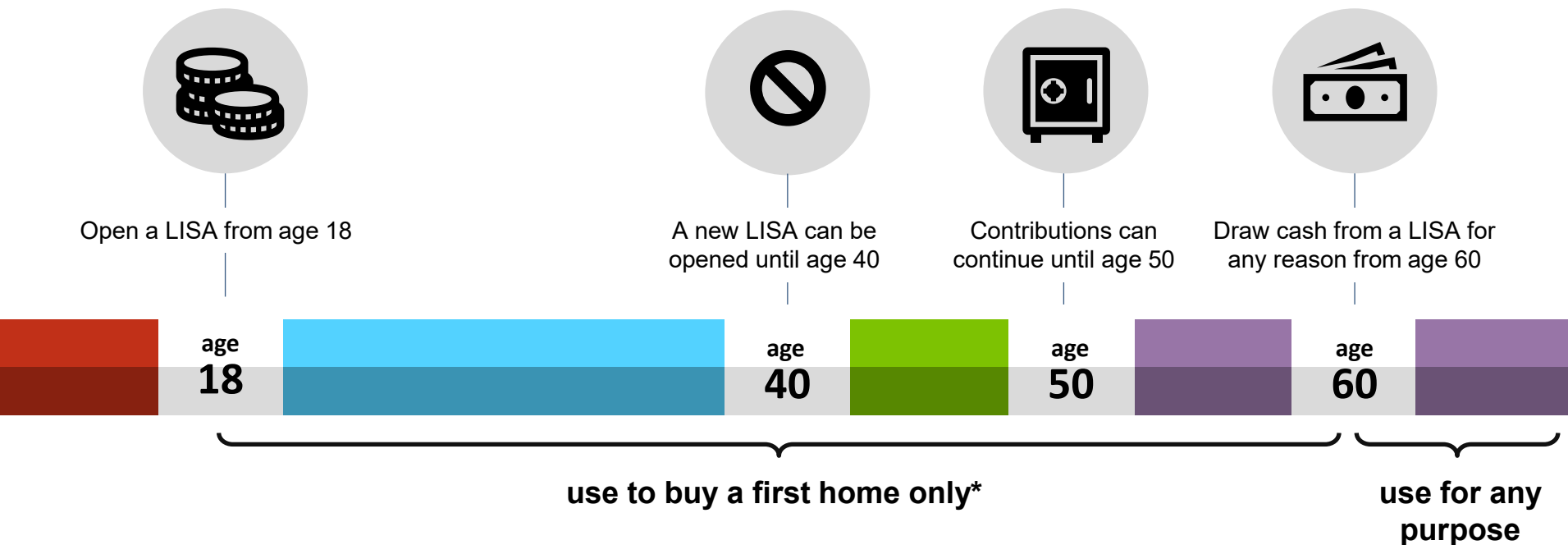


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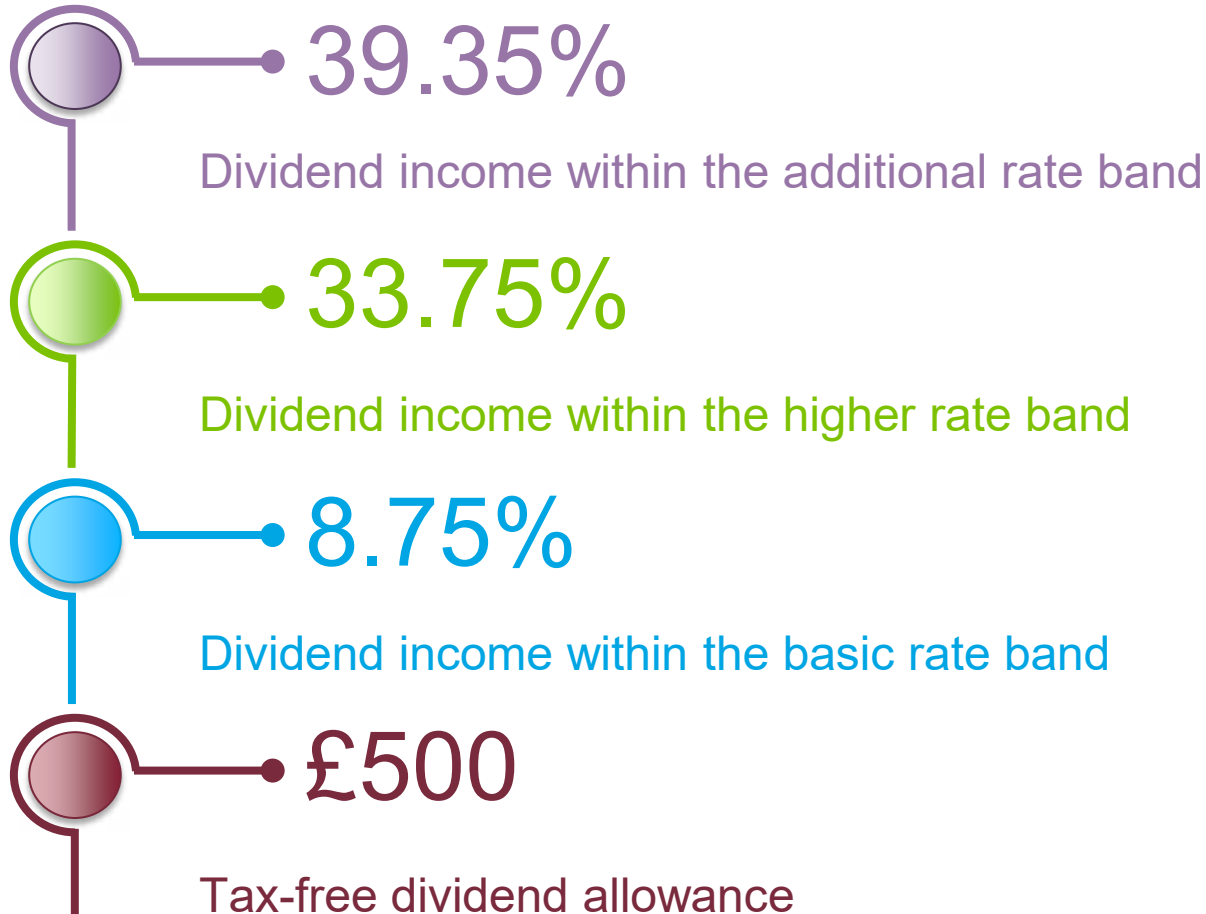
# lifetime ISAs.

- 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.

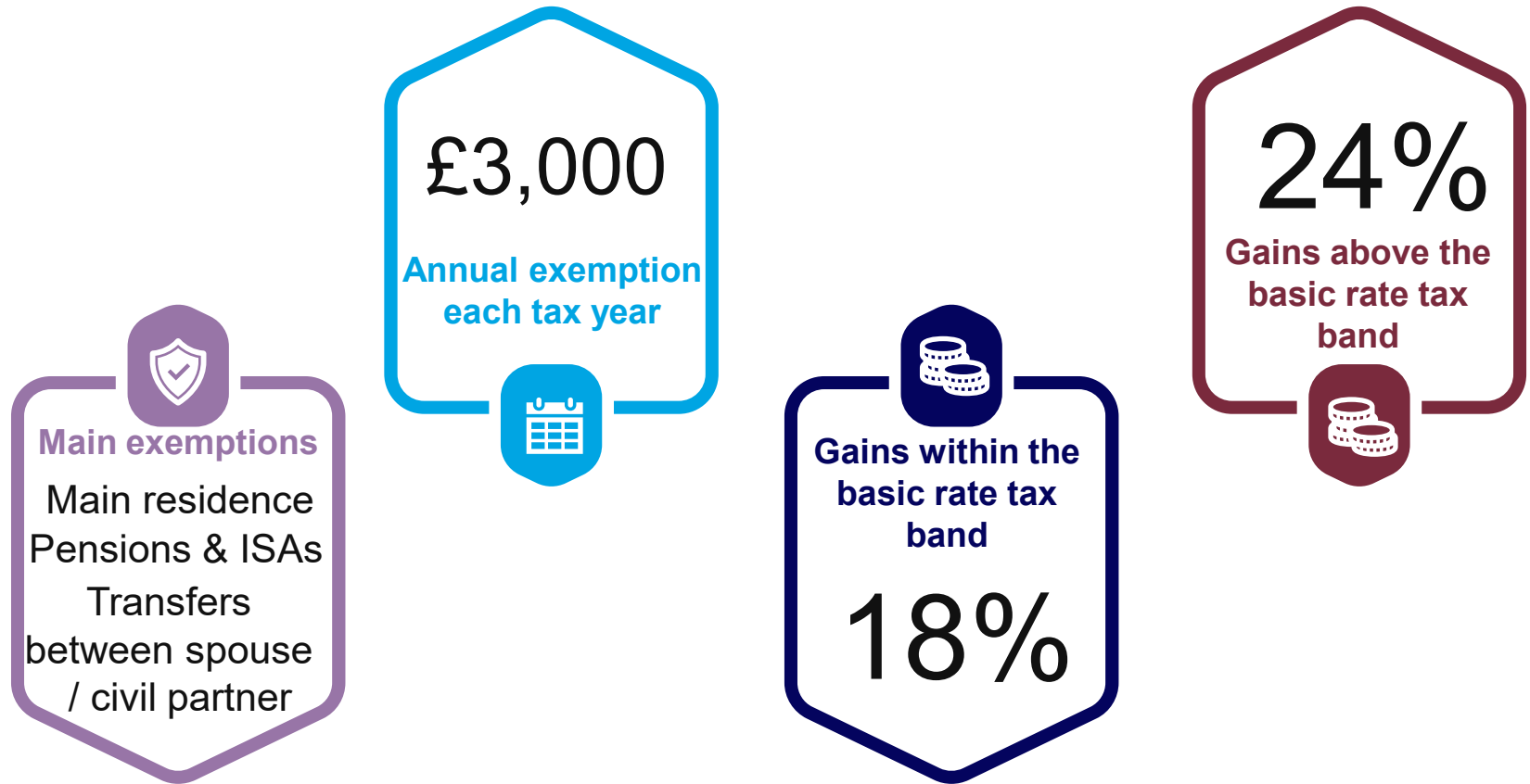
# dividend tax.



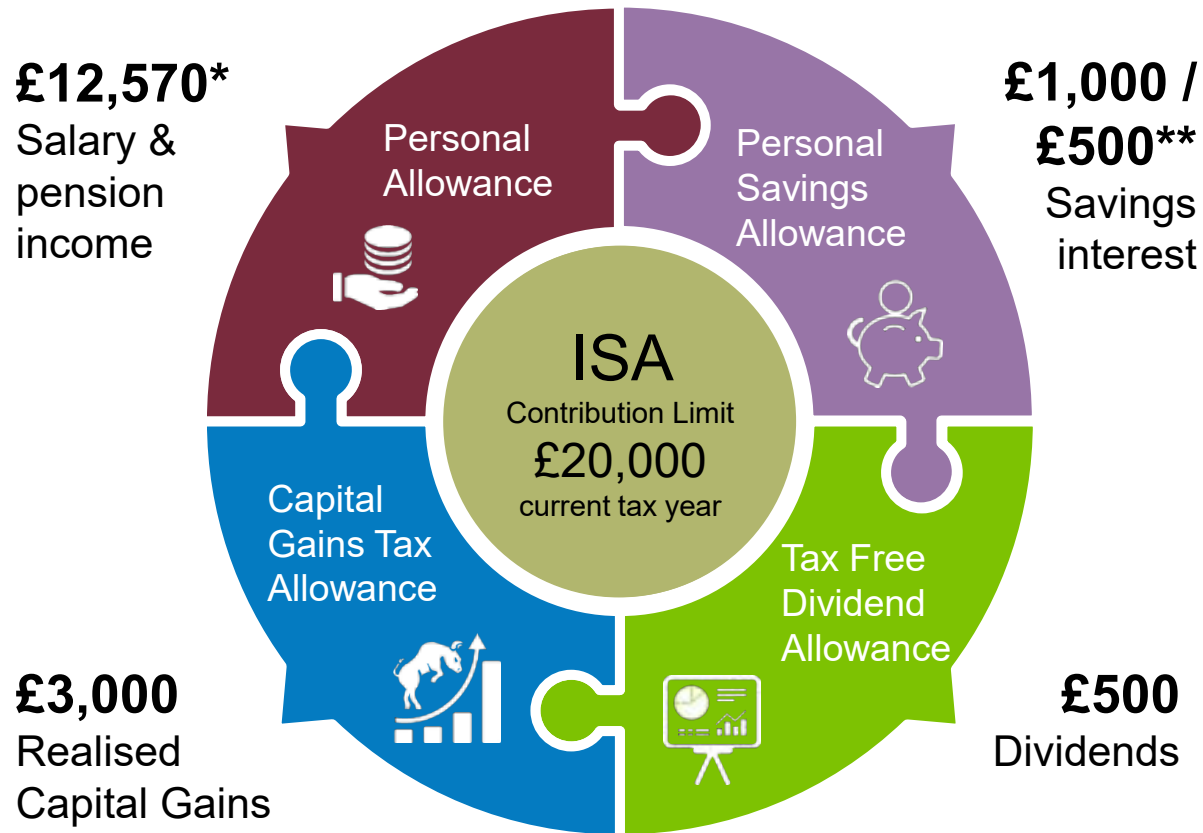
The dividend allowance is based on UK income tax rates and not Scottish income tax rates

# capital gains tax (CGT).

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



# tax allowances summary.

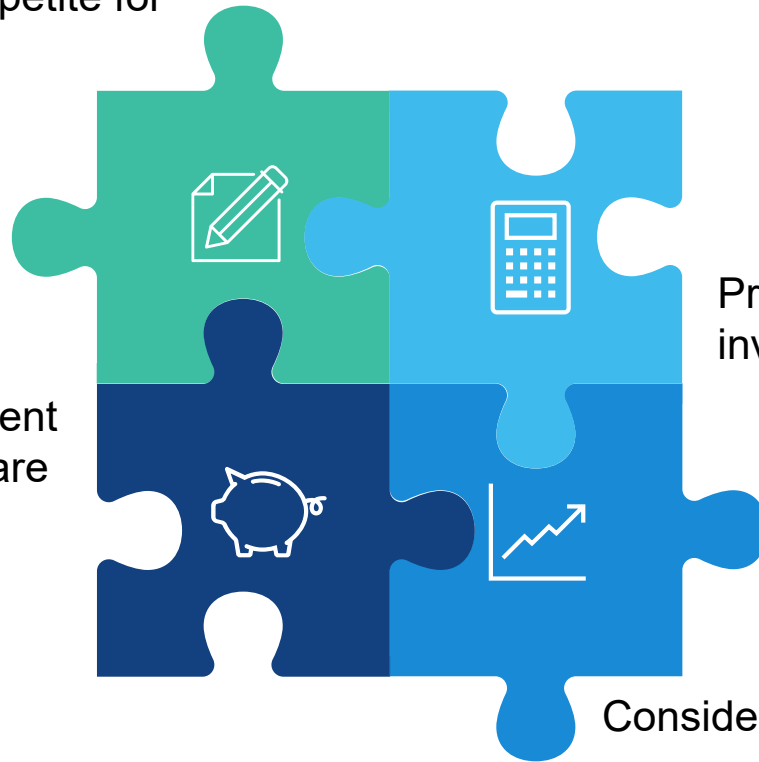


\*Reduced for those with income over £100,000

\*\*£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 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

(Please select)

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**

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next steps.

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# 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](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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