

# Sharesave invitation 2024.

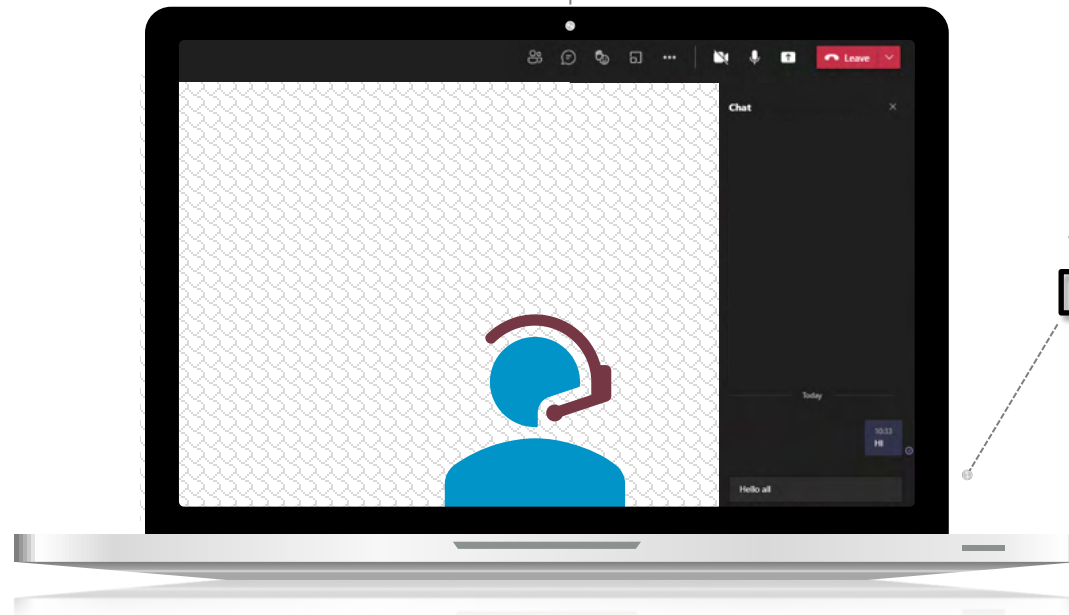
# using the chat box.



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

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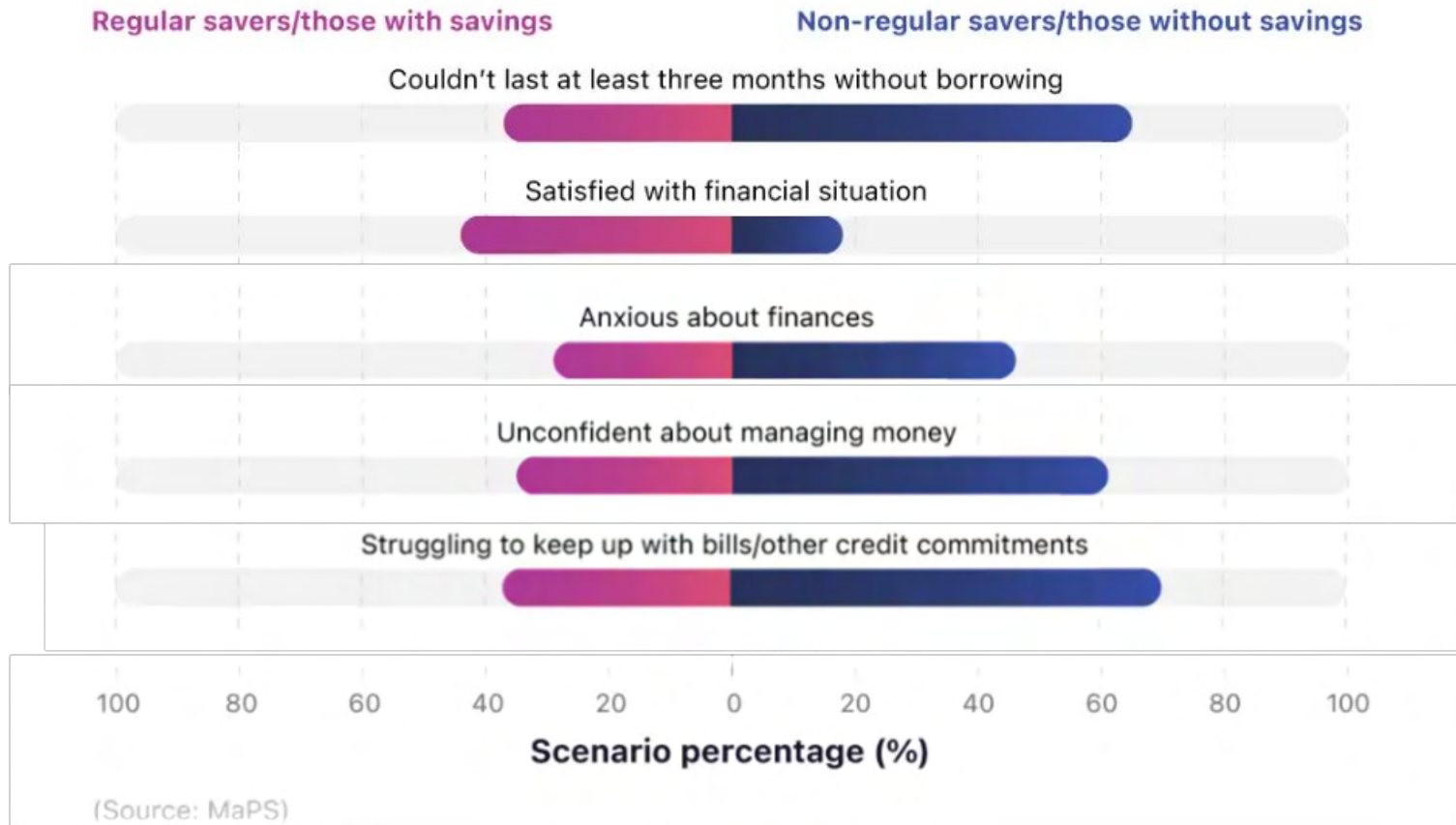
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setting savings goals.

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# why regular saving matters.



Credit: money.co.uk

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# your objectives.



## Short Term

- 0 to 5 years
- Typically cash holdings



## Medium Term

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



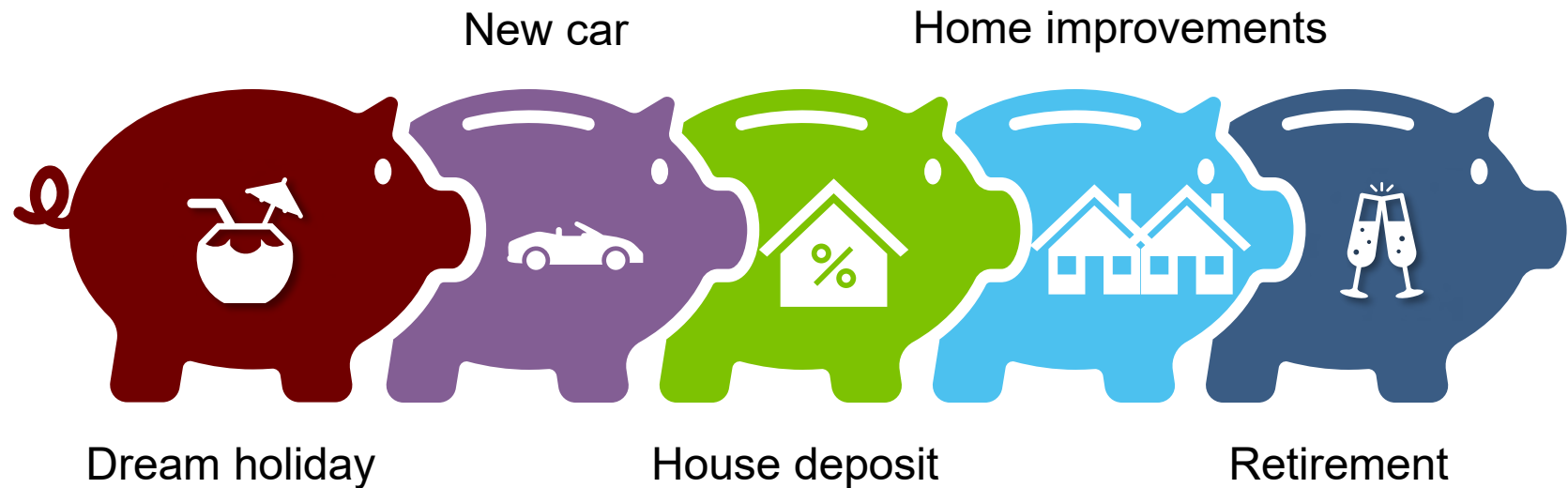
## Long Term

- 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?



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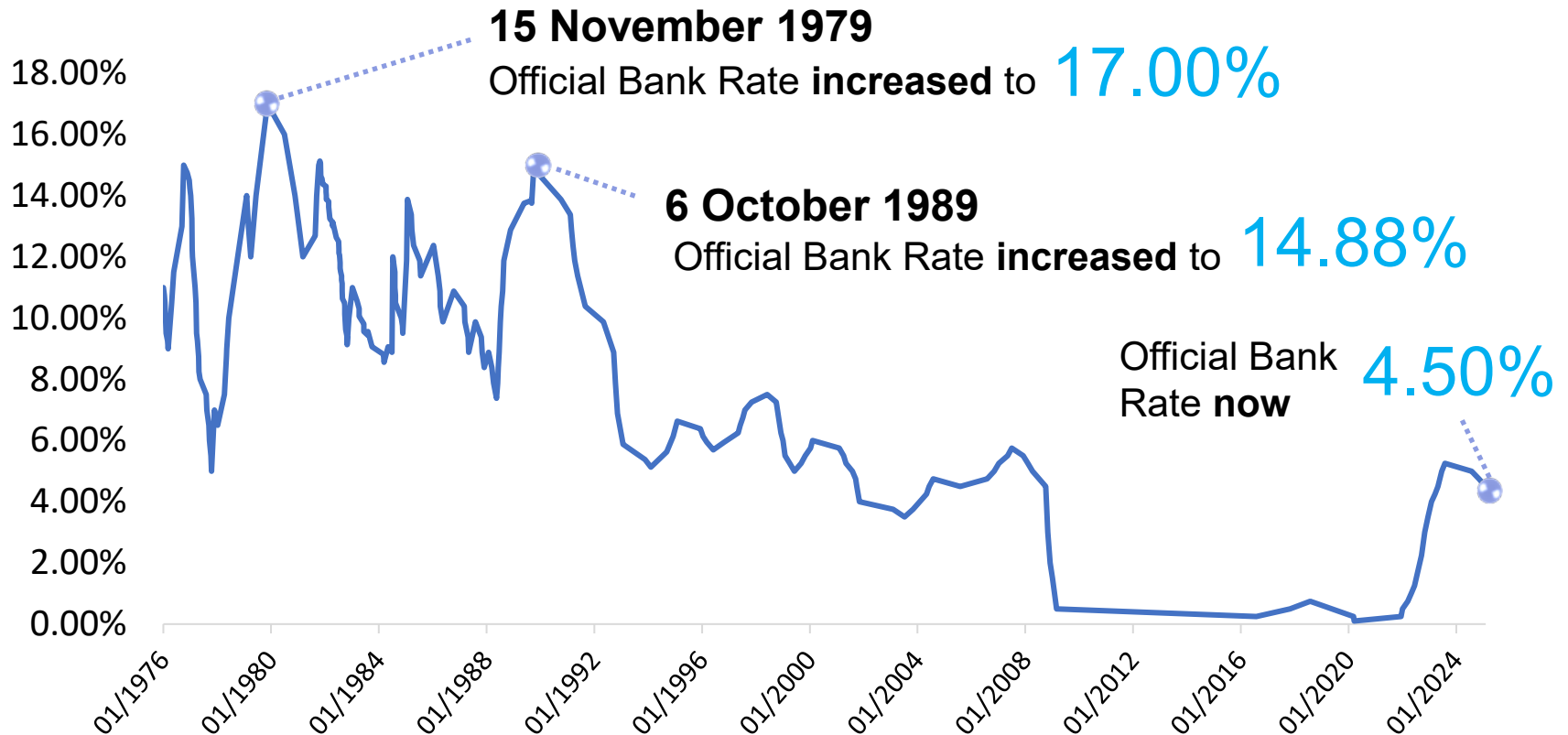
savings and investments.

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# changing interest rates.

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



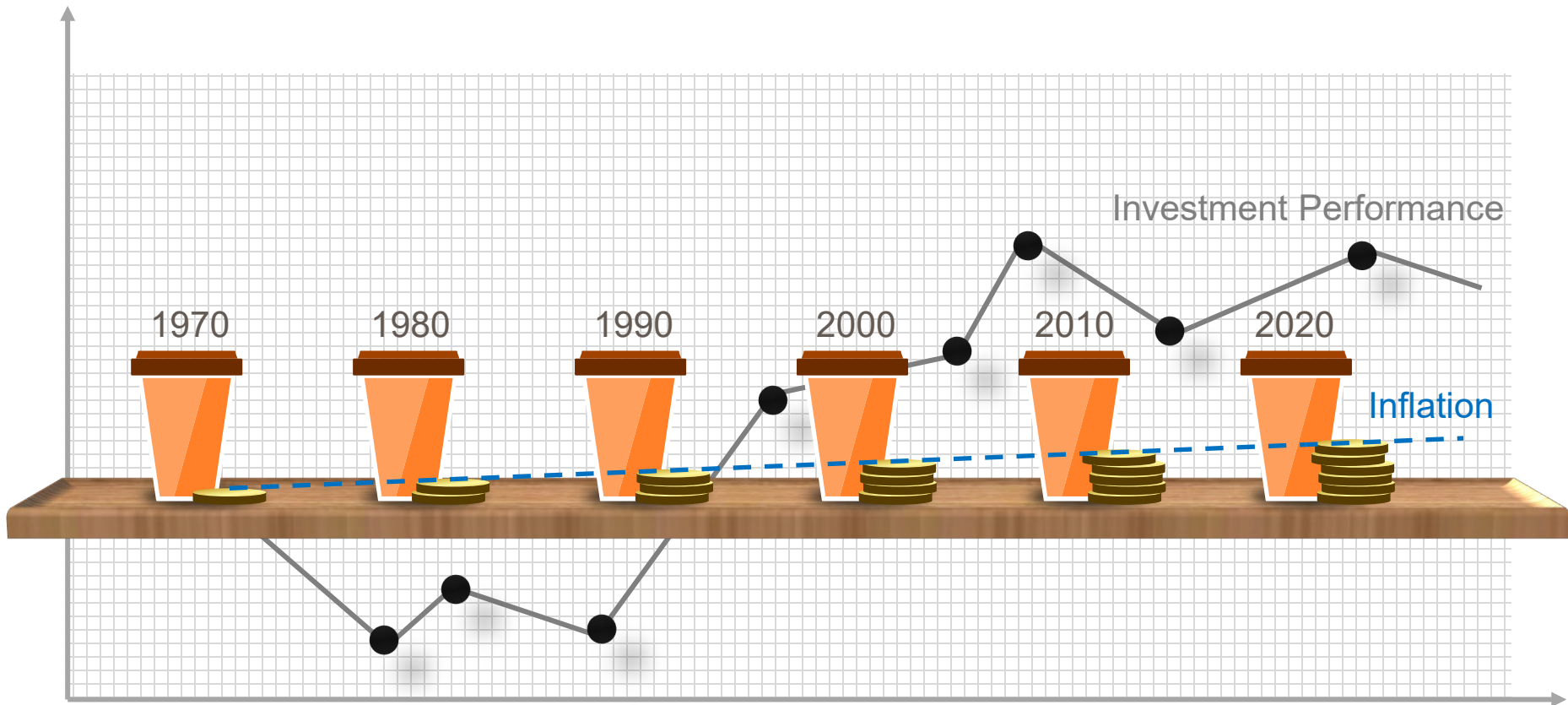
[www.bankofengland.co.uk/boeapps/database/Bank-Rate.asp](http://www.bankofengland.co.uk/boeapps/database/Bank-Rate.asp)

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# the impact of inflation.

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



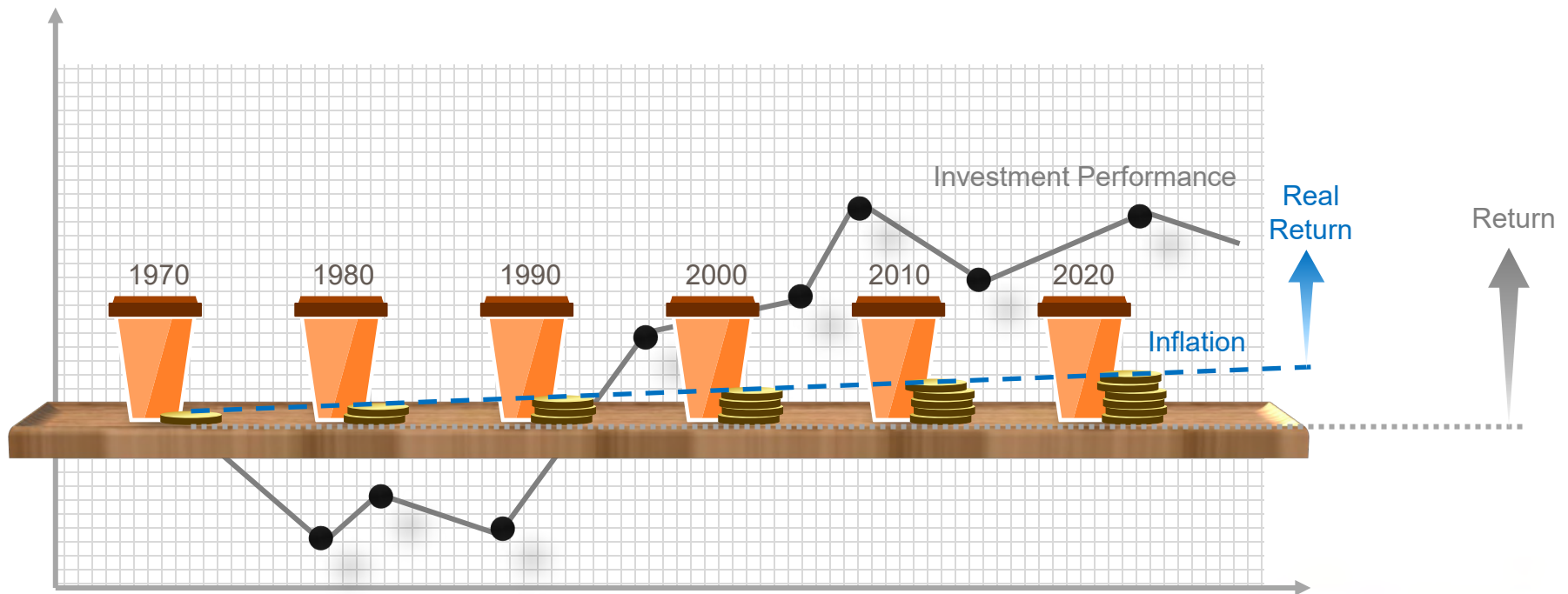
Graphic shown for illustrative purposes only.

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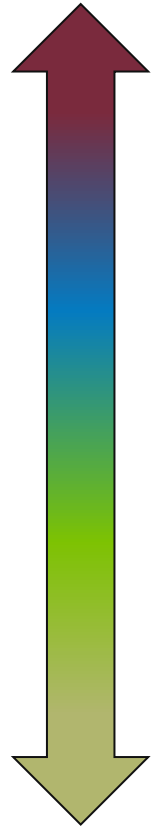
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# investment risk and returns.

High



Low



## Equities

Volatility, Timing,  
Concentration



## Property

Liquidity, Negative Equity,  
Taxation, Tenants



## Bonds

Default, Credit,  
Inflation

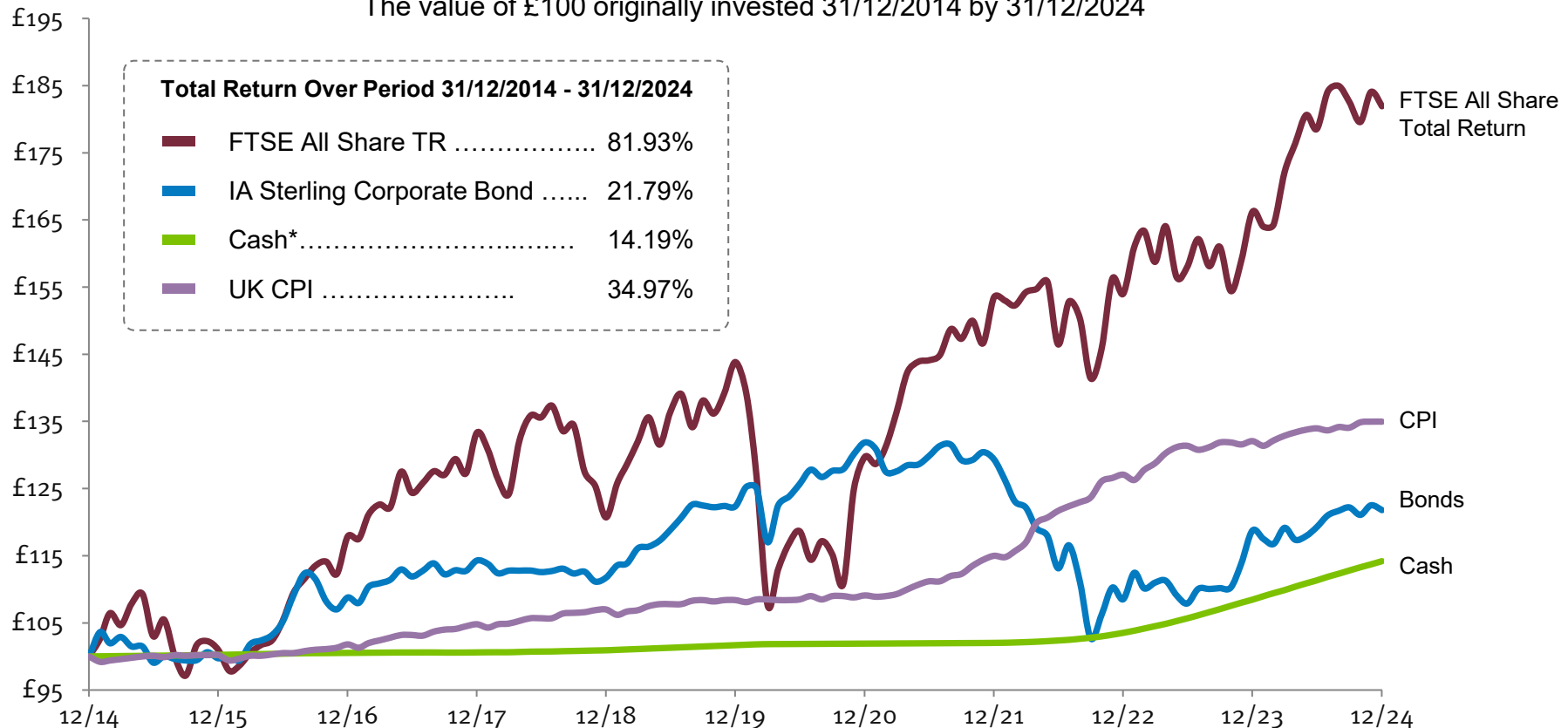


## Cash

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

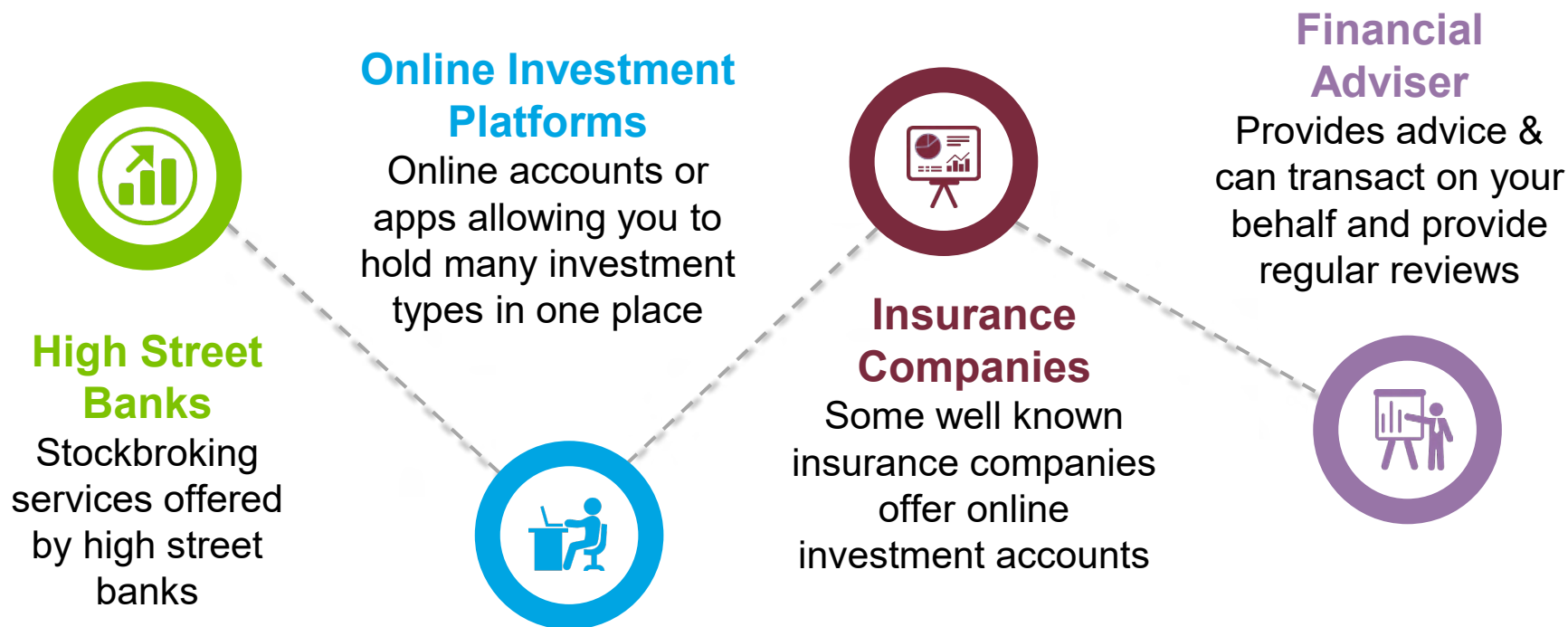


Invest into a fund  
where active  
decisions are made  
on which companies  
to buy and sell



# 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

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# Share Save.

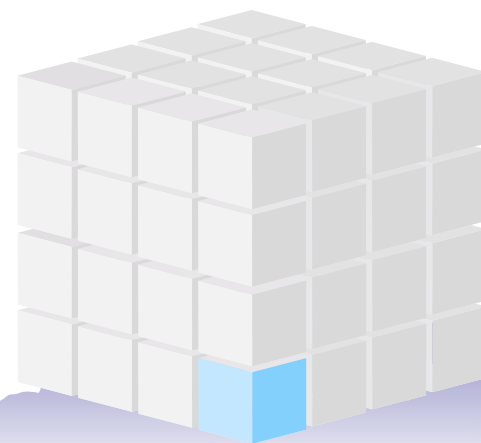
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# sharing our success.

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

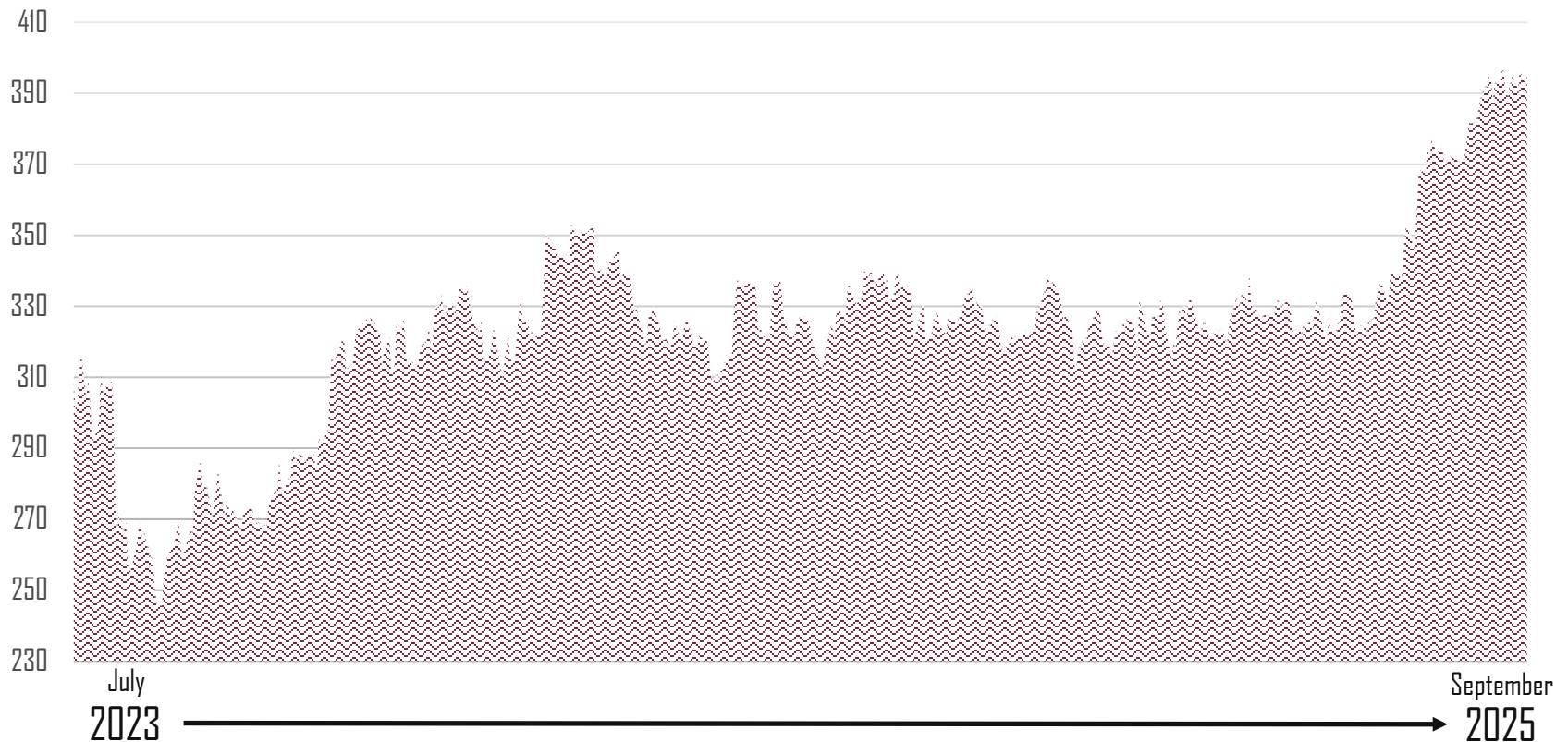


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# share performance.

The Haleon share price since launch in 2023.



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

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# share save.



For illustrative purposes only

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# share save.

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



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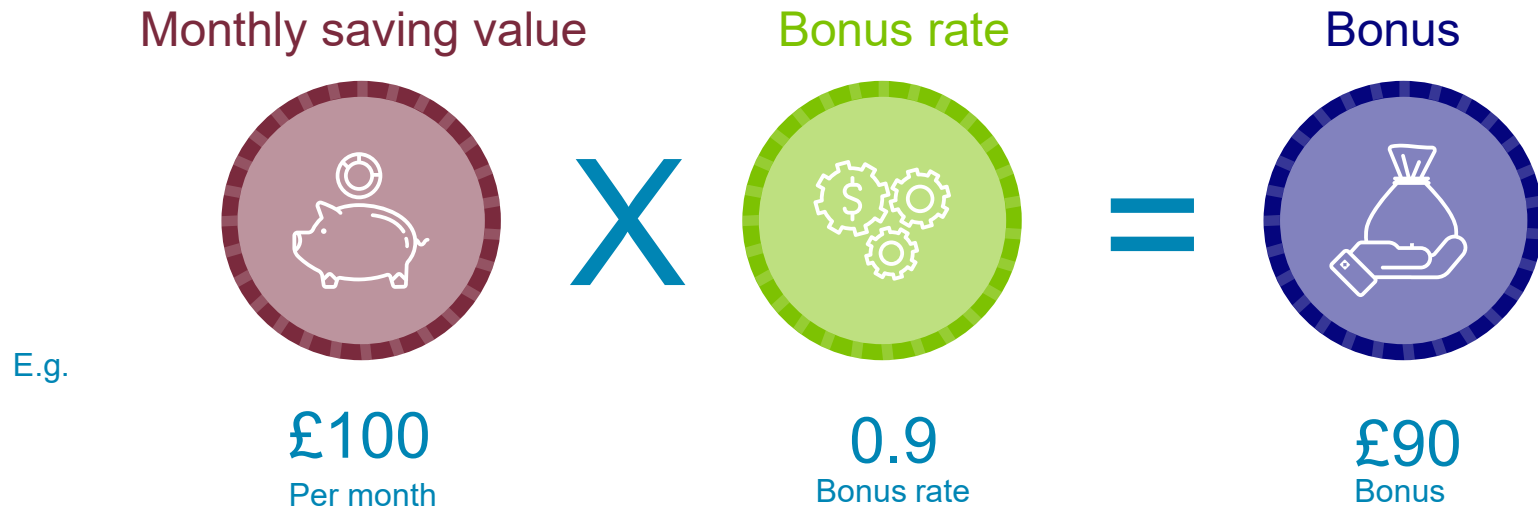
For illustrative purposes only

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# the bonus rate.

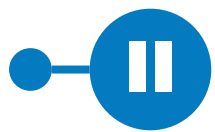
A SAYE bonus rate is set at the start of the savings contract and is paid to all qualifying participants at the end of the term.



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

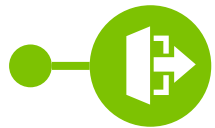
# flexibility.

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



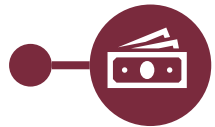
## **Take a break**

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

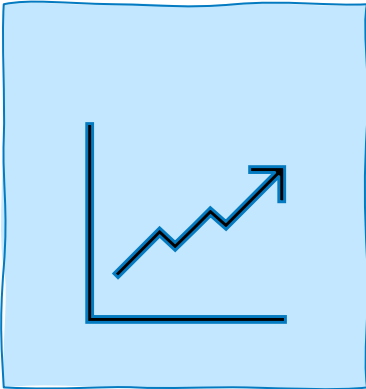


## **Redundancy or retirement**

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 is £3.00

Register by logging in to Total Reward Online

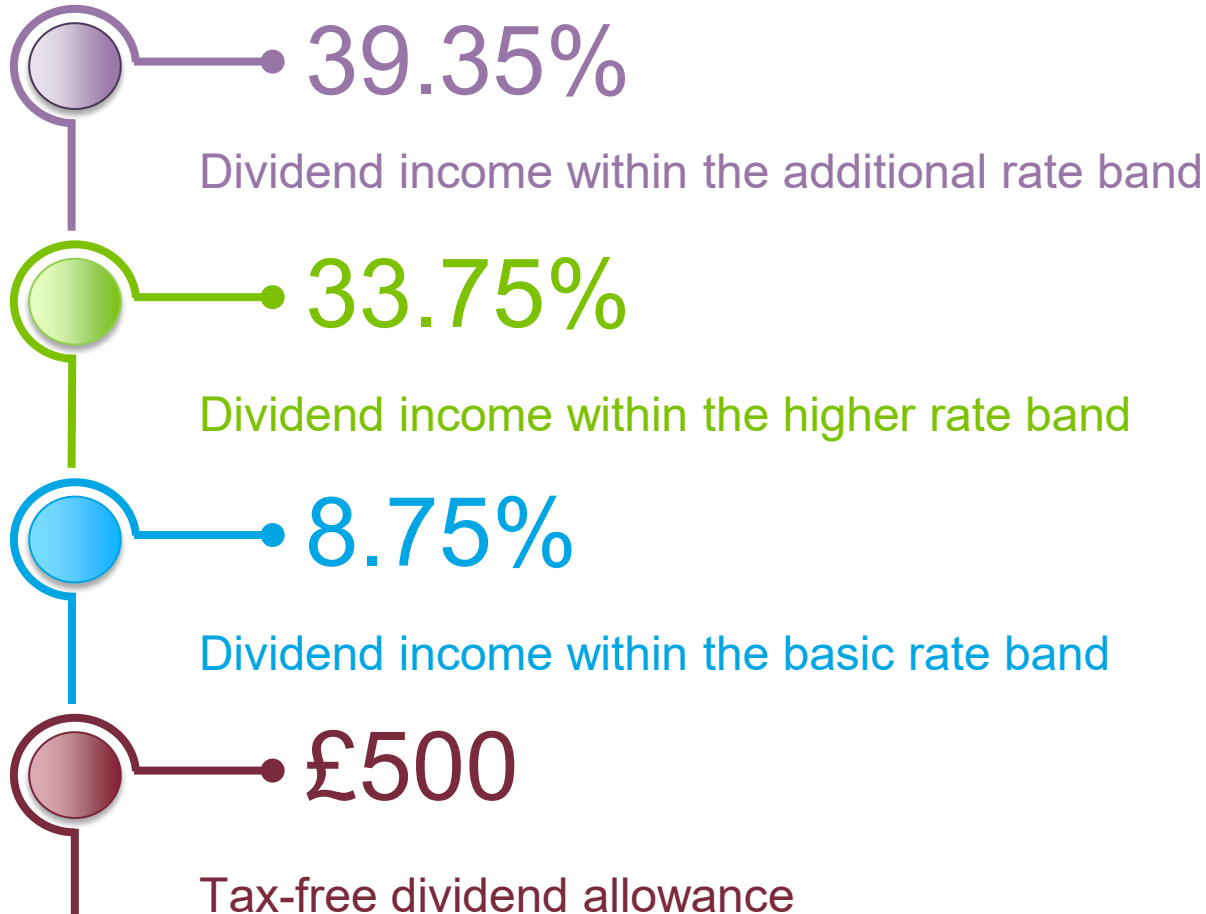
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# considerations for maturing plans.



# dividend tax.

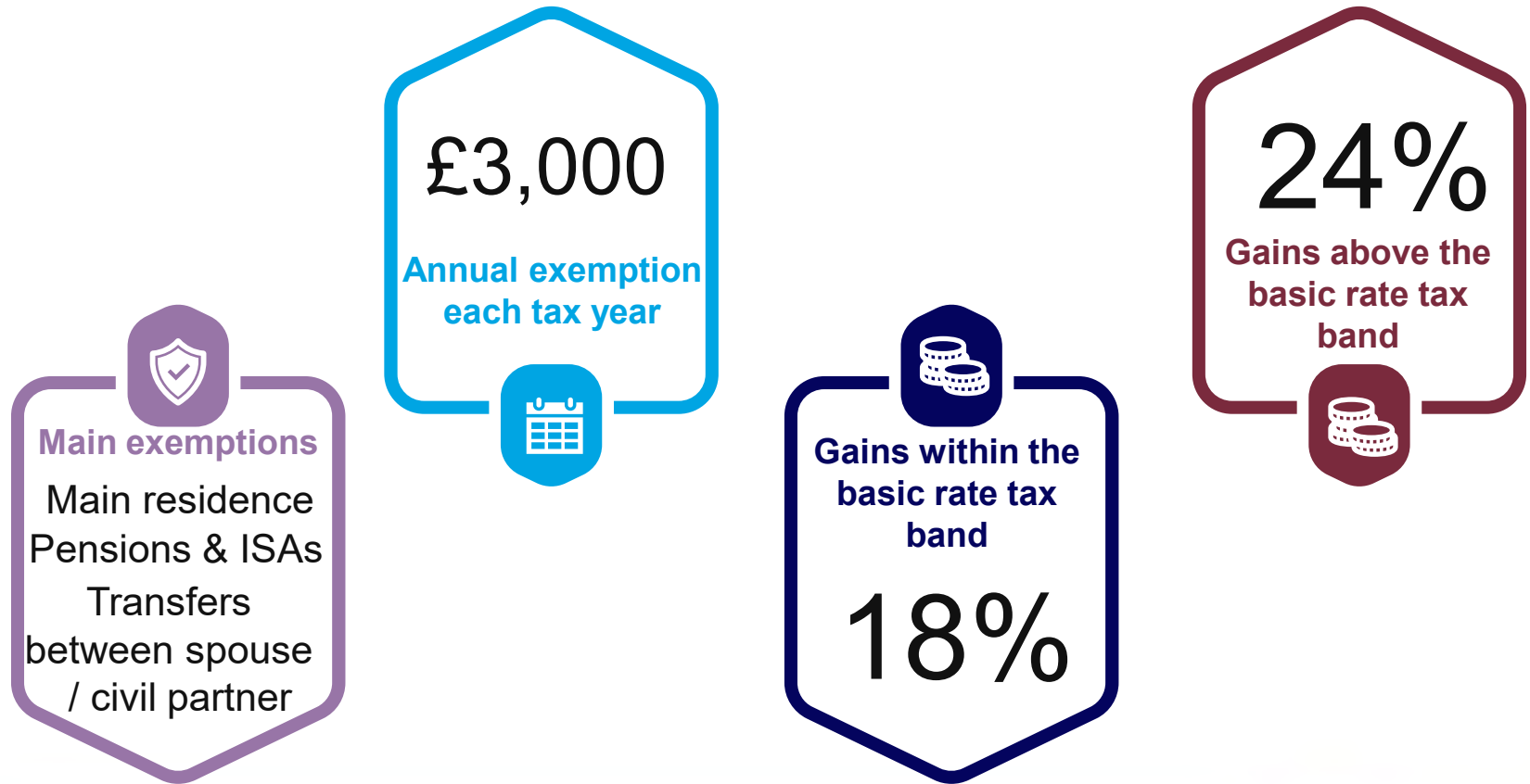


The dividend allowance is based on UK income tax rates and not Scottish income tax rates



# capital gains tax (CGT).

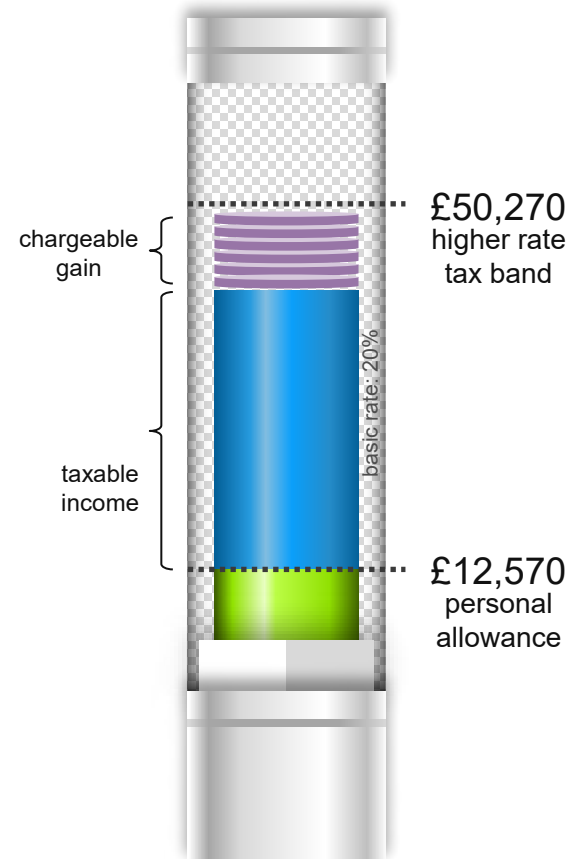
CGT is a tax on gains when certain investments are disposed of.



# determining your CGT rate.

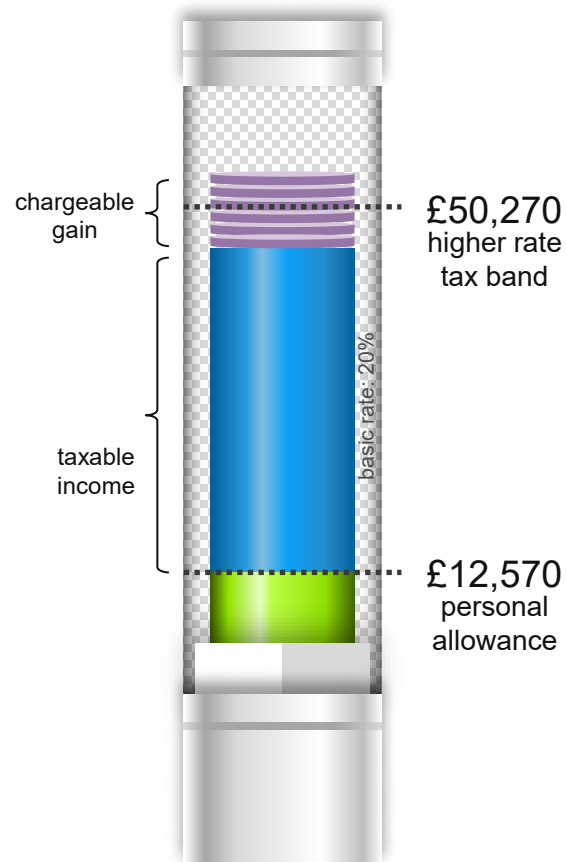


- Basic rate tax payer
- Entire gain falls within the basic rate
- Tax on chargeable gain = 18%



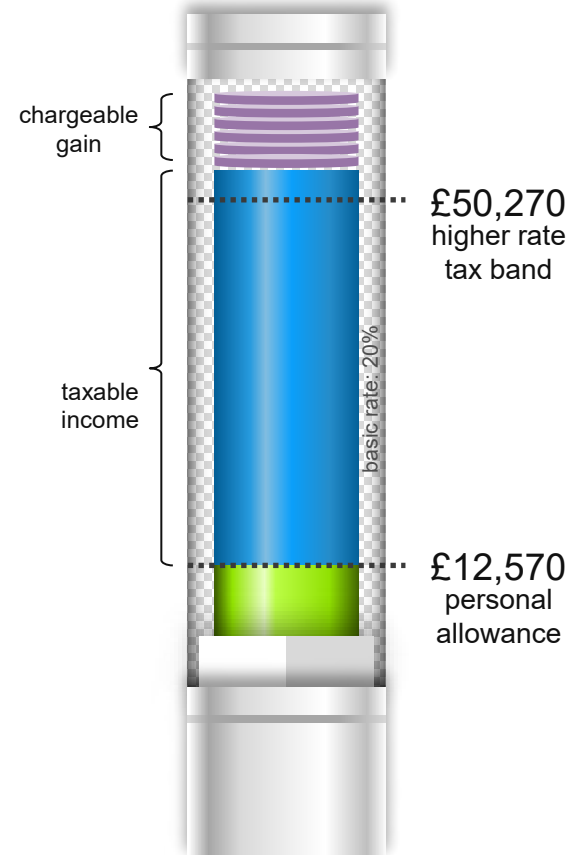
# determining your CGT rate.

- 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%

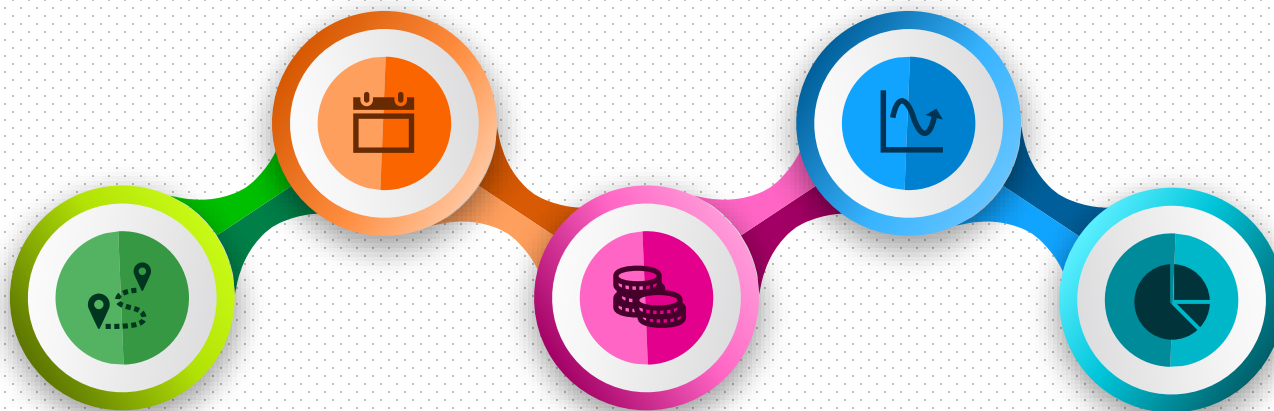


# transferring shares to an ISA.

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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# 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**  
Financial Planning & Wealth Management

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next steps.

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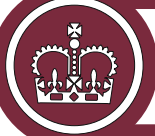


# useful contacts.



**Money Helper**  
[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

01



**Government - information on tax**  
[www.gov.uk/browse/tax](http://www.gov.uk/browse/tax)

02



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

03

# 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](http://www.wealthatwork.co.uk/mywealth)

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