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- It is important to recognise that the value of investments related to the stock market (and any resulting benefits such as interest or dividends), can rise or fall and an investor may not get back the amount invested. Past performance data used is for illustrative purposes only and is not necessarily a guide to future performance.

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Sharesave invitation 2025

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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.

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Agenda

- Setting savings goals
- Savings and investments
- Sharesave
- Considerations for maturing plans
- Next steps

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Setting savings goals

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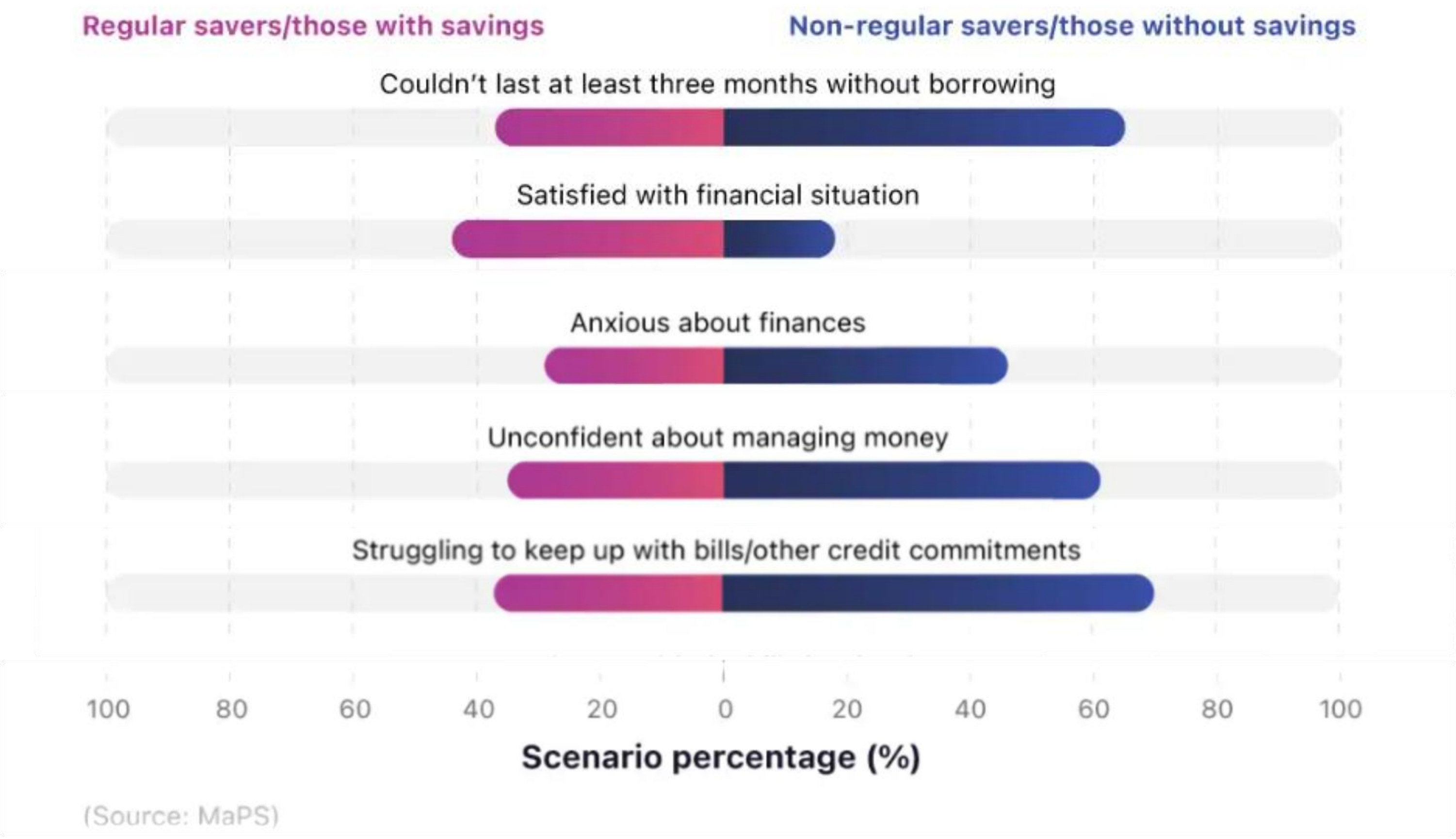
Why regular saving matters



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?

Savings and investments

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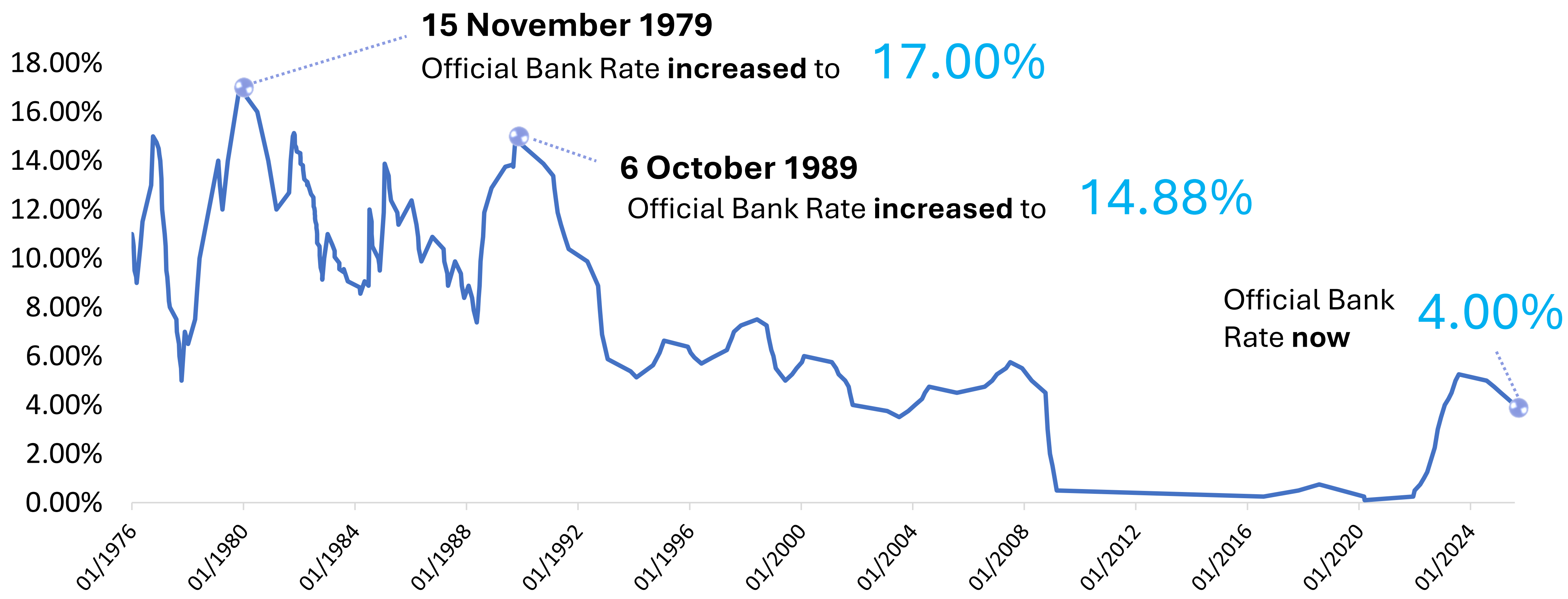
Changing interest rates

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



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

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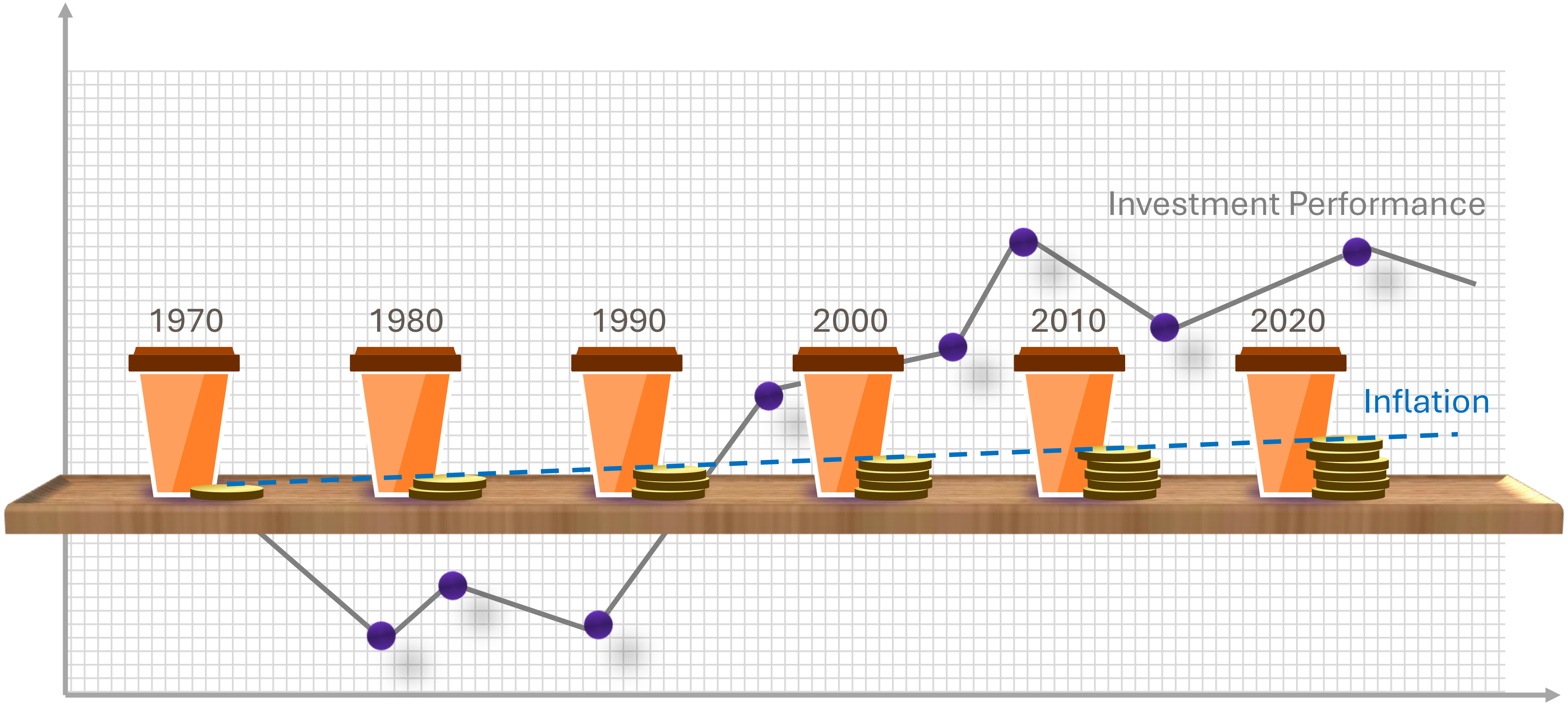
The impact of inflation

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



Graphic shown for illustrative purposes only.

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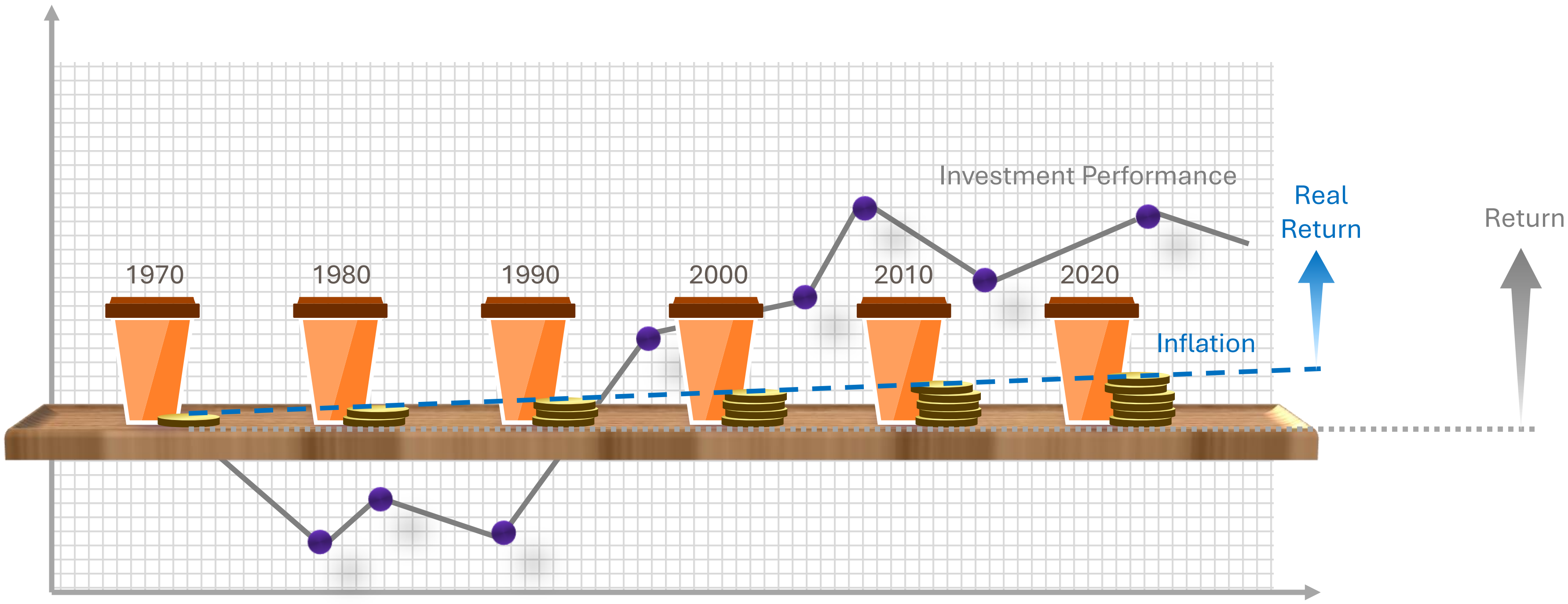

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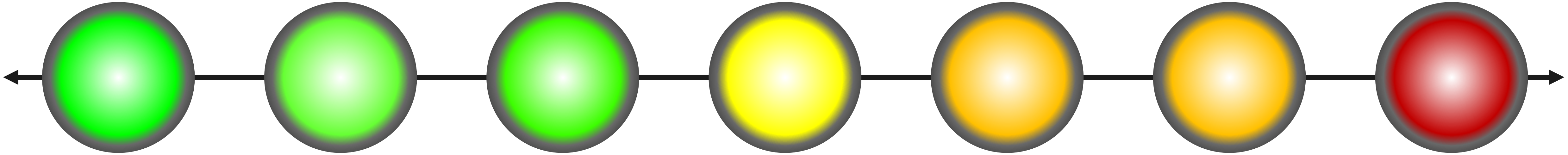
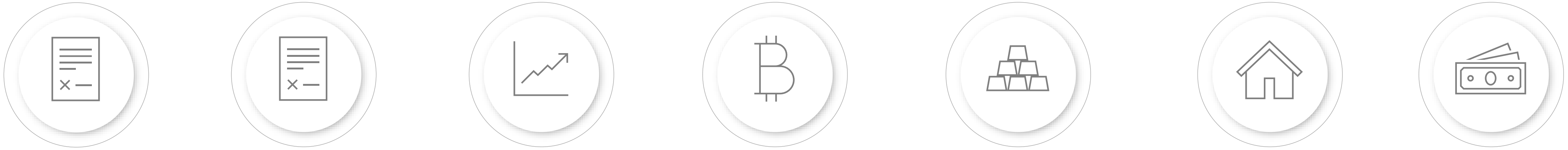
The relationship between risk and return

Low

High





Bonds | Gilts | Shares | Cryptocurrency | Commodities | Property | Cash

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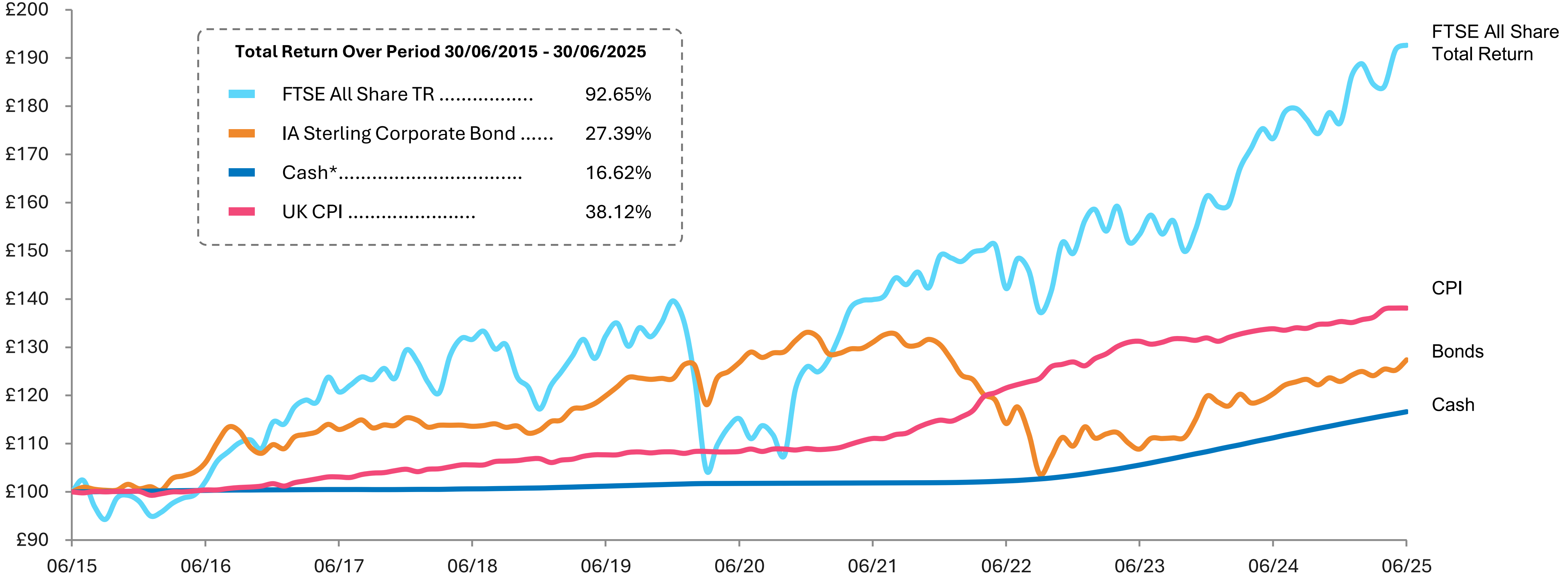
Risk and returns: the real world

The value of £100 originally invested 30/06/2015 by 30/06/2025



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 30/06/2015 to 31/12/2018 and the UK Bank of England Base rate from 31/12/2018 to 30/06/2025.

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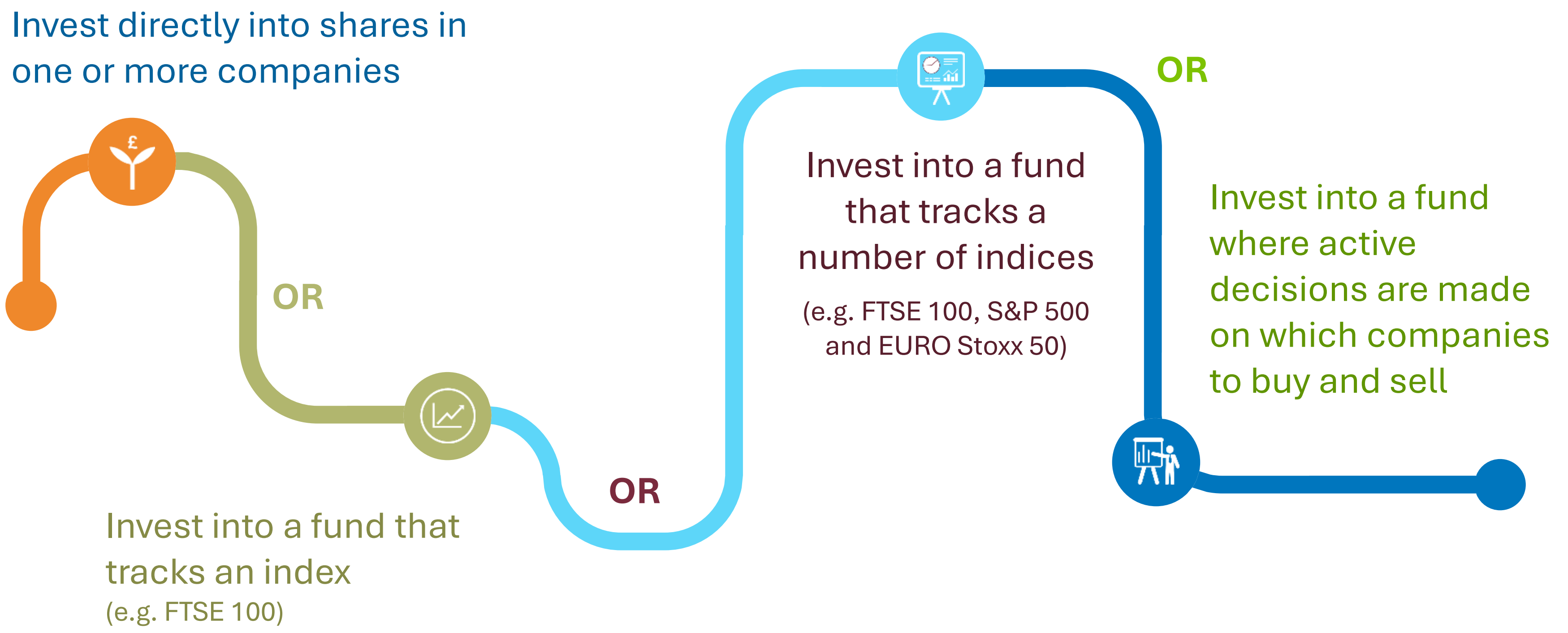
Types of investments

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:



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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:

High Street Banks
Stockbroking services offered by high street banks

Online Investment Platforms
Online accounts or apps allowing you to hold many investment types in one place

Insurance Companies
Some well known insurance companies offer online investment accounts

Financial Adviser
Provides advice & can transact on your behalf and provide regular reviews

Within each of these services you can often access 'tax wrappers' such as an ISA or SIPP

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Sharesave

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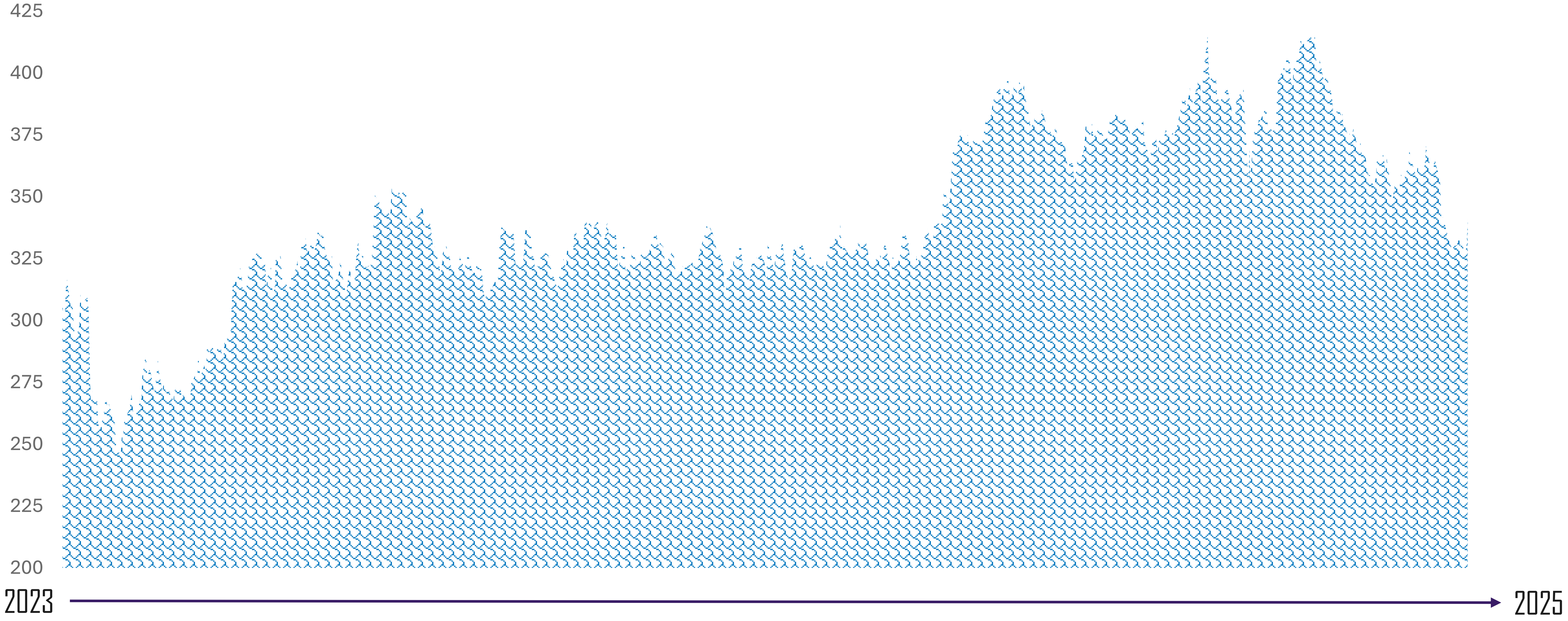
Sharing our success

Sharesave 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

Share performance

The Haleon share price since launch in 2023.



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Sharesave

Save £5 - £500 per month

The option price is set at the start of the term and will be 20% below the share price at that time

Save for a 3-year period

At the end of the term, buy shares or receive your savings back

Possible tax-free bonus at the end of the contract

Shares can be held, sold or transferred to an ISA

Sharesave

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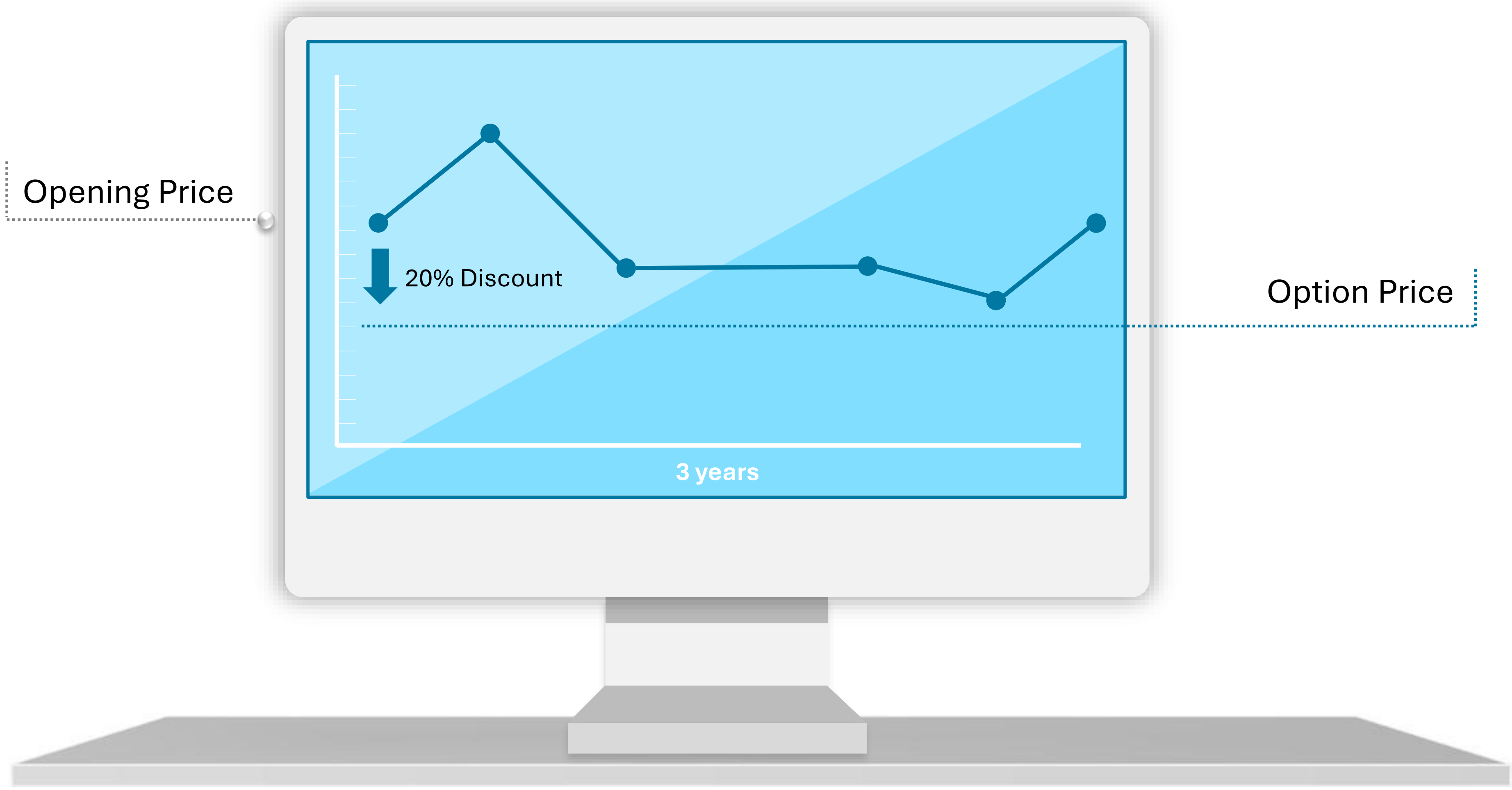
Sharesave

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



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Sharesave

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

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Sharesave

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

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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.

	Monthly saving value	X	Bonus rate	=	Bonus
E.g.	£100 Per month		0.5 Bonus rate		£50 Bonus

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

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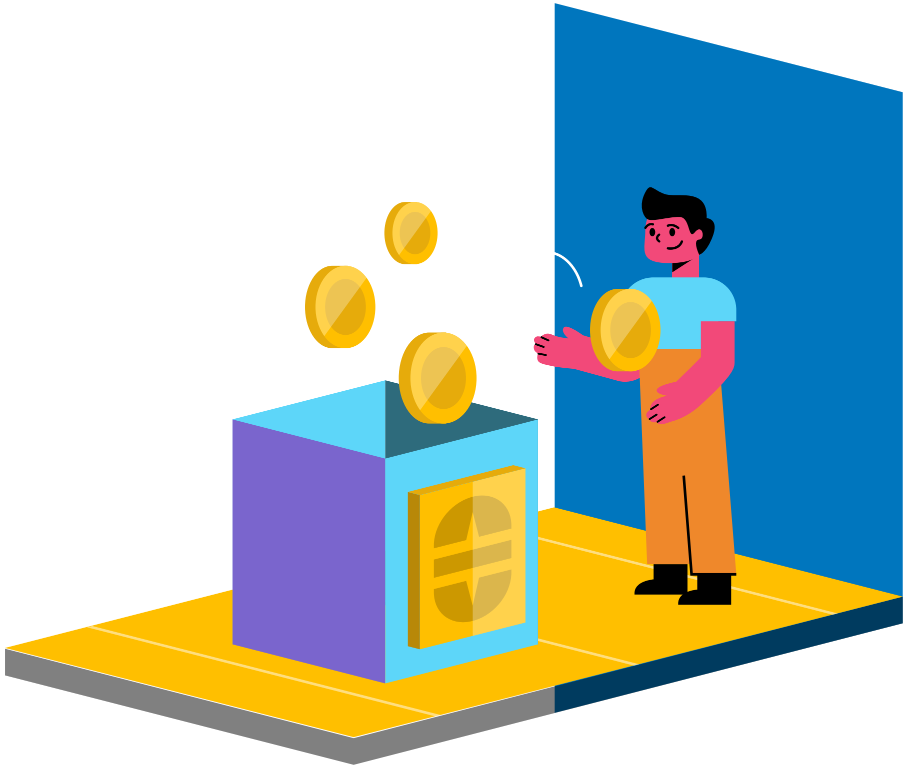
Flexibility

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



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Life events

Haleon understand that life events can impact your plans, so the Sharesave 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

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Sharesave 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 Sharesave.

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.

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Sharesave 2025 invitation

Nov 25 — Invitation window opened on 21 November 2025

Dec 9 — Invitation window closes at 5pm on 5 December 2025

Jan 2024 — The first payment is made via January 2026 payroll

The option price for Sharesave 2025 is confirmed on the day of opening

Register by logging in to Total Reward Online

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Considerations for maturing plans

Dividend tax

39.35%

Dividend income within the additional rate band

33.75%

Dividend income within the higher rate band

8.75%

Dividend income within the basic rate band

£500

Tax-free dividend allowance

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

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Capital gains tax (CGT)

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

£3,000

Annual exemption each tax year

24%

Gains above the basic rate tax band

Main exemptions

Main residence

Pensions & ISAs

Transfers between spouse / civil partner

Gains within the basic rate tax band

18%

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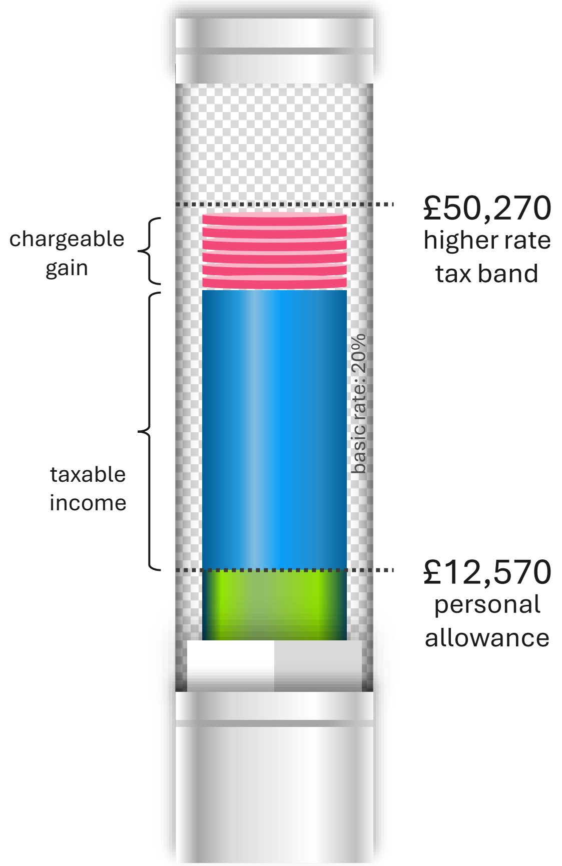
Determining your CGT rate

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



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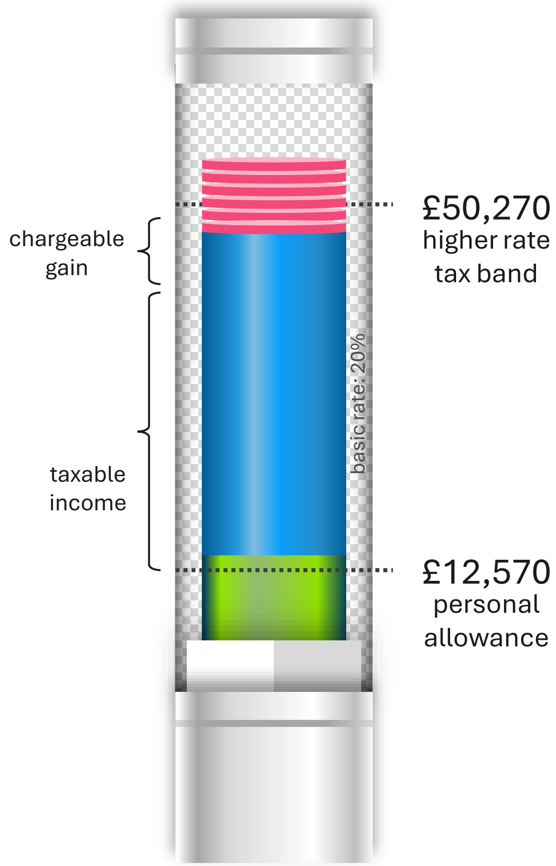
Determining your CGT rate

- 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%



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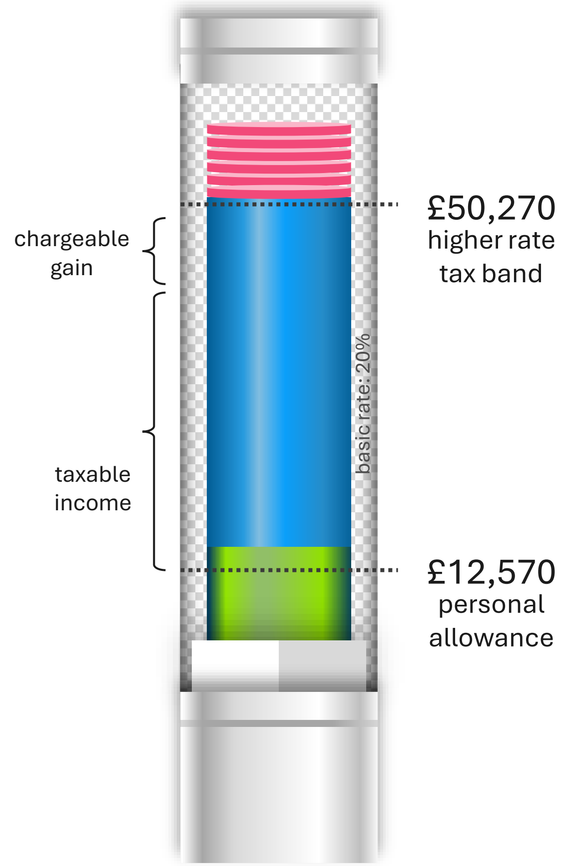
Determining your CGT rate

- Higher rate tax payer
- Tax on chargeable gain = 24%



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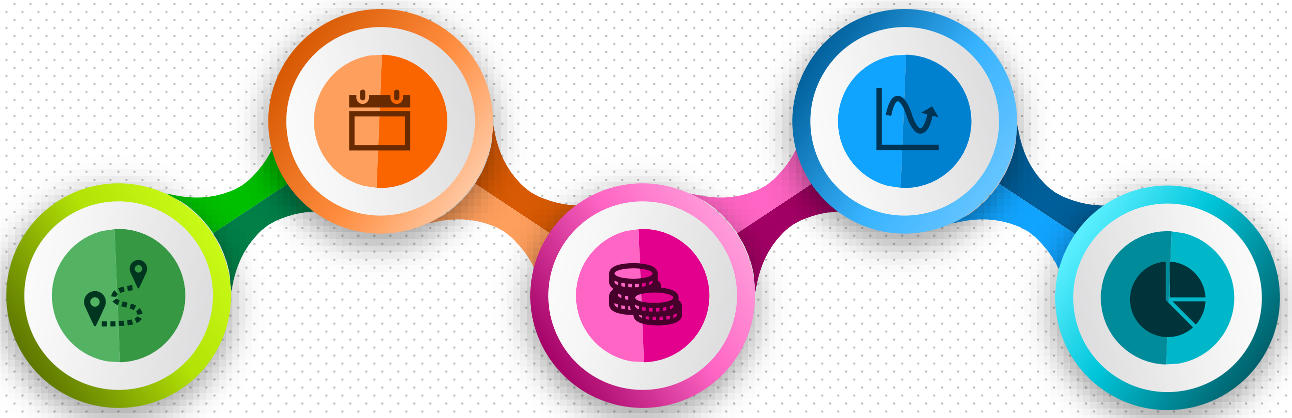
Transferring shares to an ISA

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 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.

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Your upcoming Sharesave maturity

Haleon’s first Sharesave from 2022 is maturing on 1 February 2026 - you will need to make a choice if you have shares maturing.

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.

Next steps

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Useful contacts

01
Money Helper
www.moneyhelper.org.uk

02
Government - information on tax
www.gov.uk/browse/tax

Look out for the email inviting you to register for Haleon Sharesave!

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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

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Contact us

We provide a telephone helpline and a regulated financial 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.

- Telephone **0800 028 3200**

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Thank you

0800 028 3200

www.wealthatwork.co.uk/mywealth