

education caveat.

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The science behind your finances

Savings and
Investments



Your
Finances

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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.

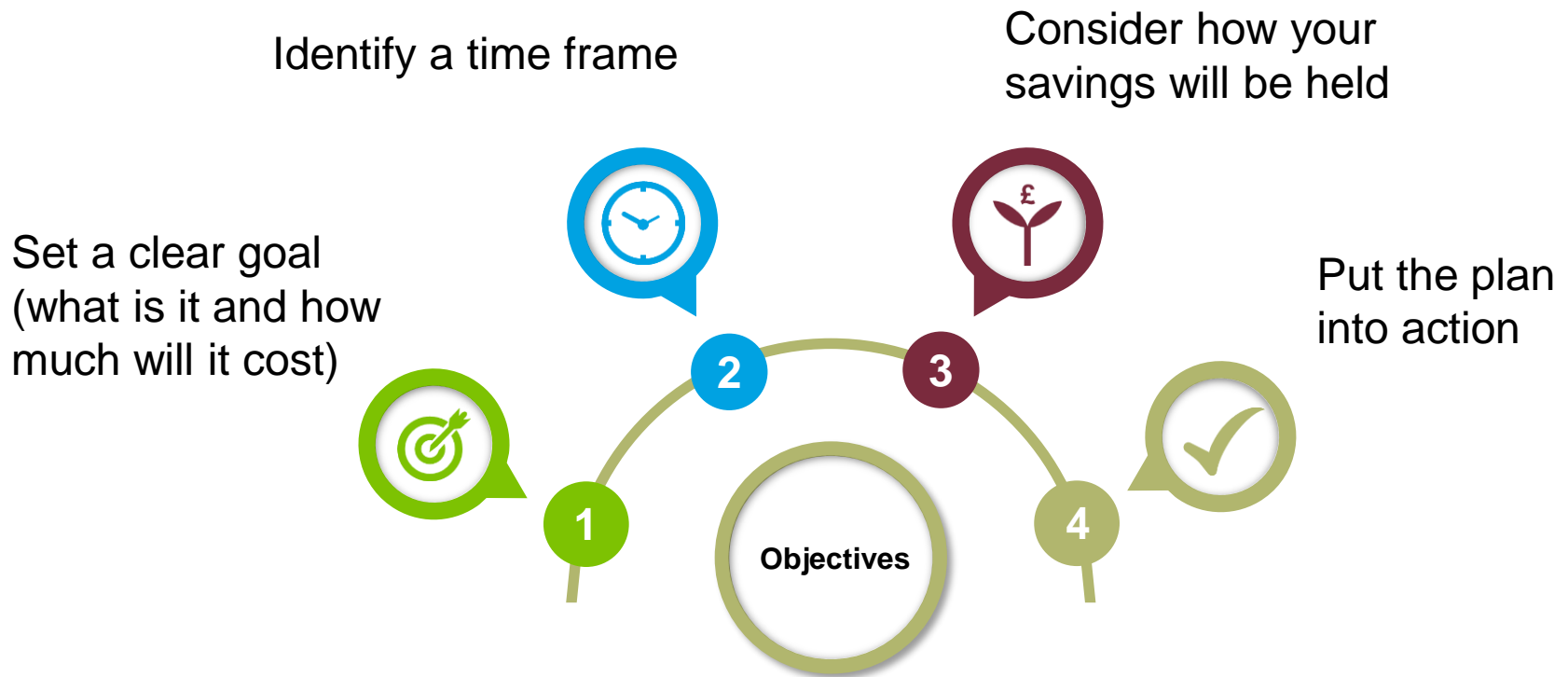
agenda.

- Setting savings goals
- Savings and investments
 - Creating an emergency fund
 - Risk and return
 - Understanding your options
- The GSK share plans
- Tax allowances
- Next steps

setting savings goals.

creating a savings plan.

In order to meet your financial goals it is important to set up a savings plan.



your objectives.



Short Term

- 0 to 5 years
- Typically cash holdings



Medium Term

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

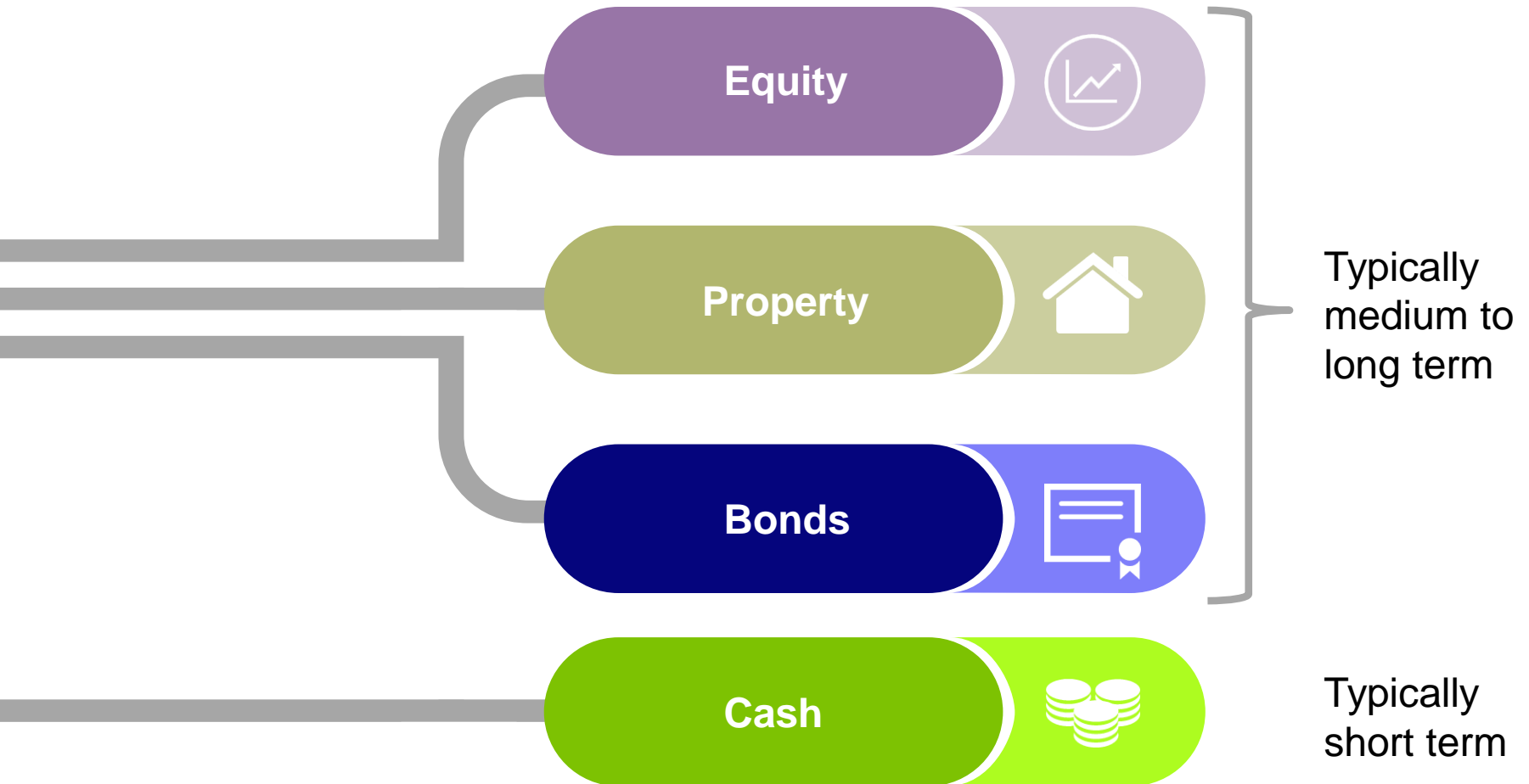


Long Term

- More than 15 years
- Consider your retirement approach

savings and investments.

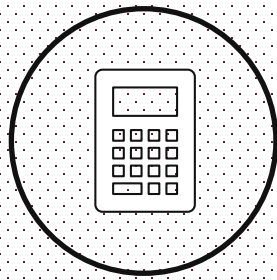
creating a plan.



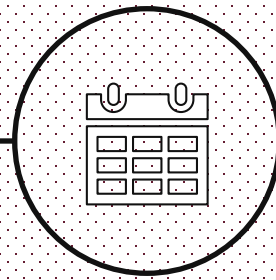
creating an emergency fund.

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

Add up your essential monthly expenditure



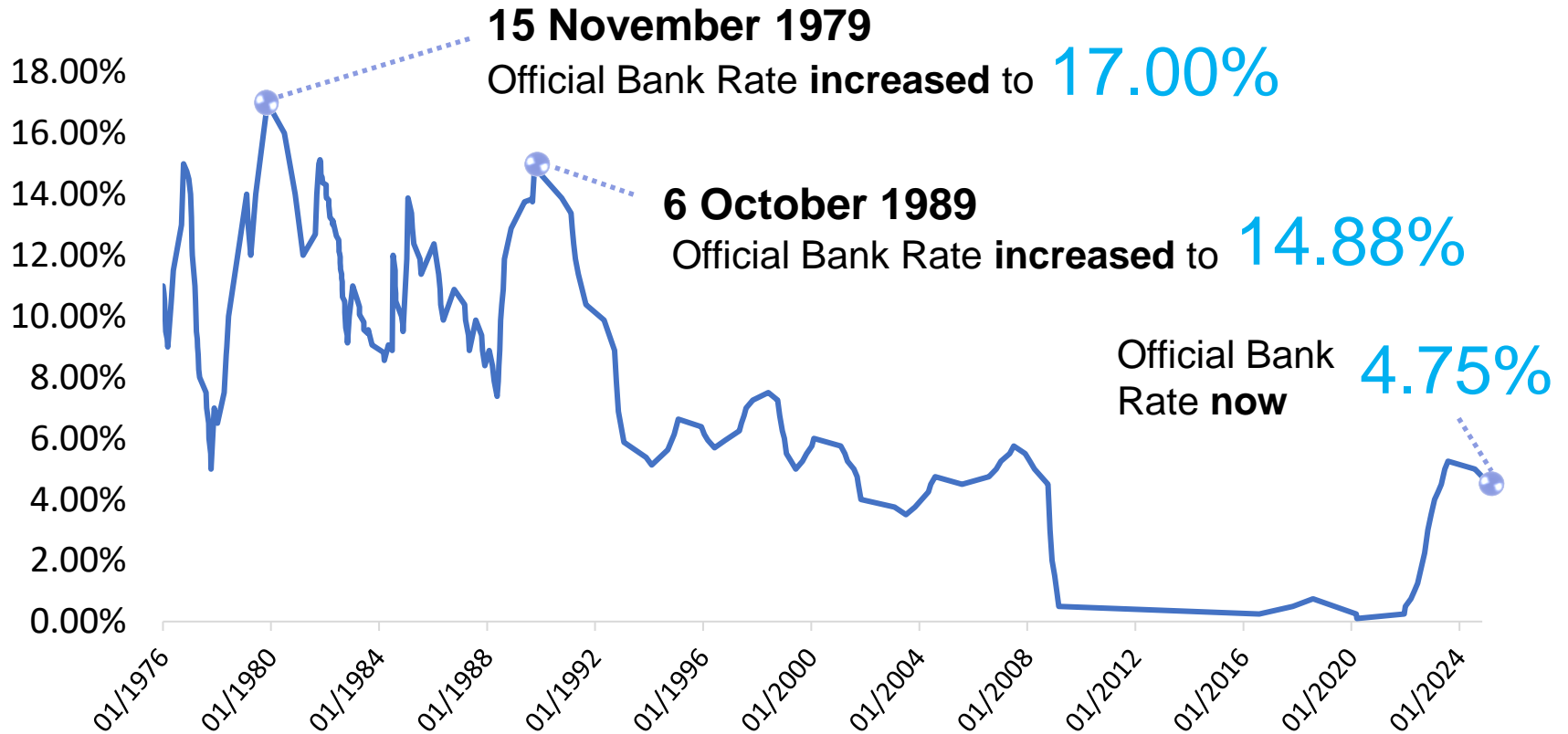
Hold this money in an instant access account



Aim to save 3-6 months worth of this calculation

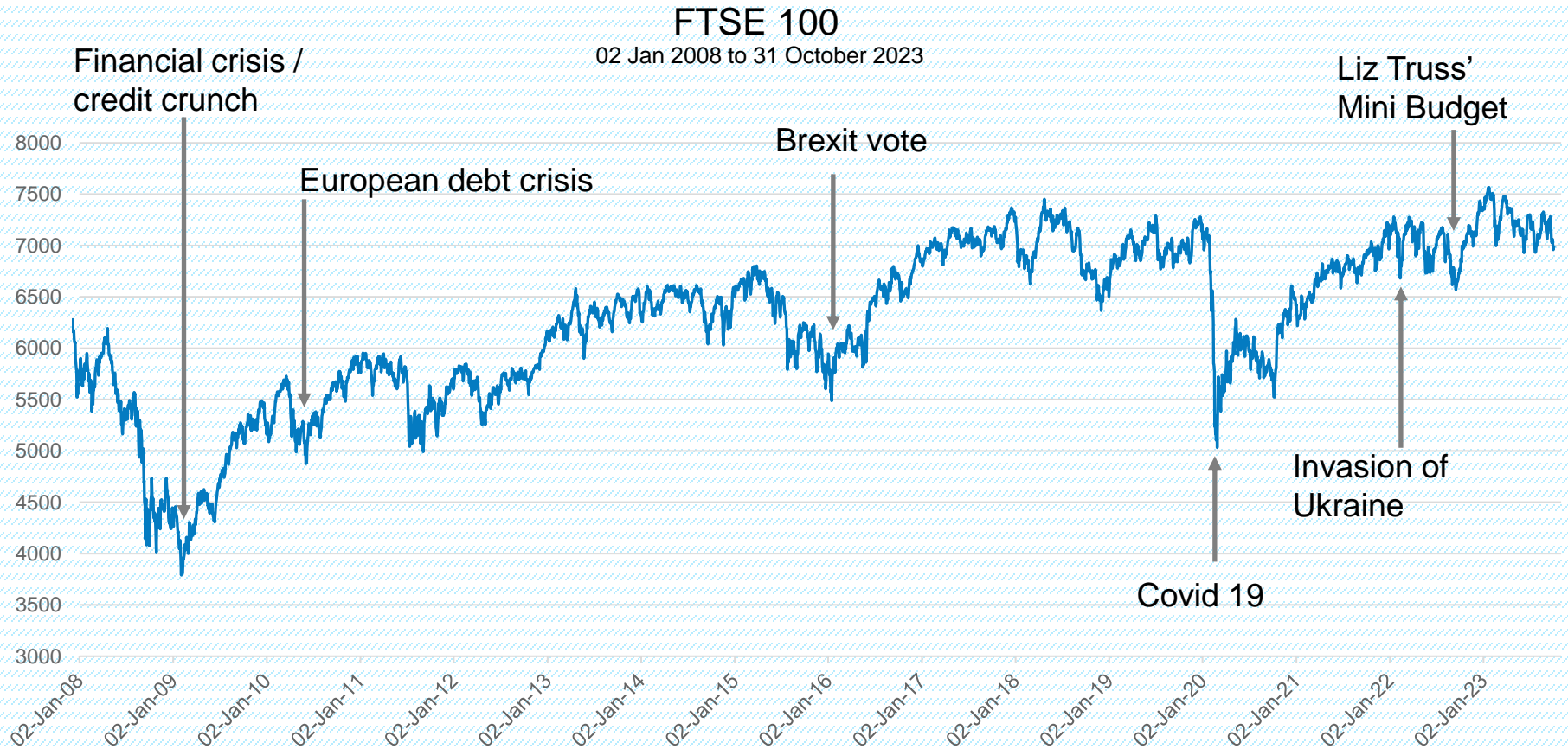
changing interest rates.

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



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

volatile markets.

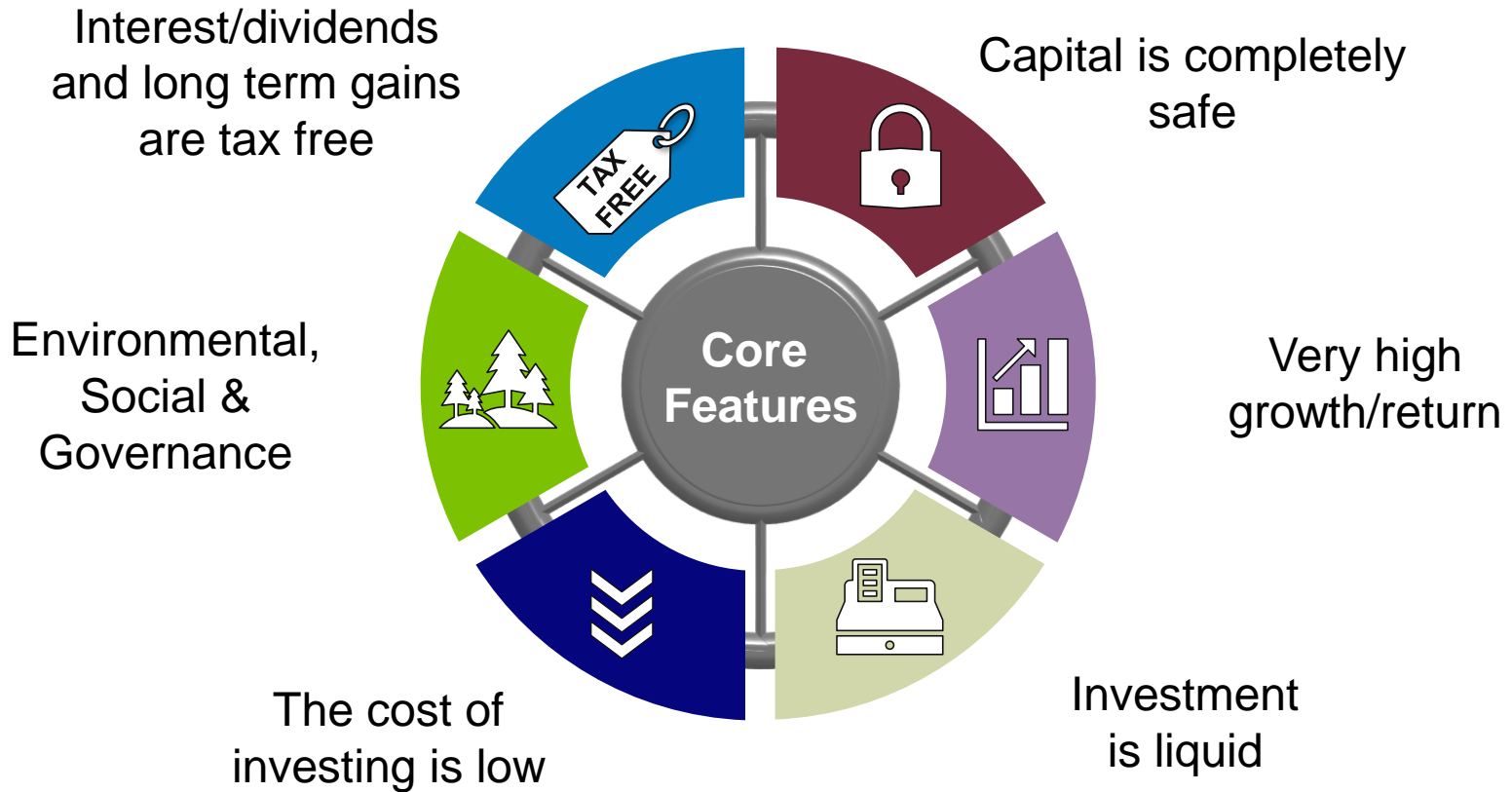


Data source: Google Finance. For illustrative purposes only. Investment returns are not guaranteed

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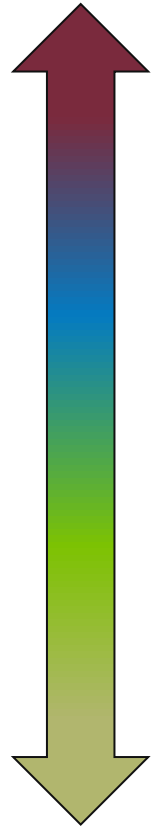
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investment principles.



investment risk and returns.

High



Low



Equities

Volatility, Timing,
Concentration



Property

Liquidity, Negative Equity,
Taxation, Tenants



Bonds

Default, Credit,
Inflation

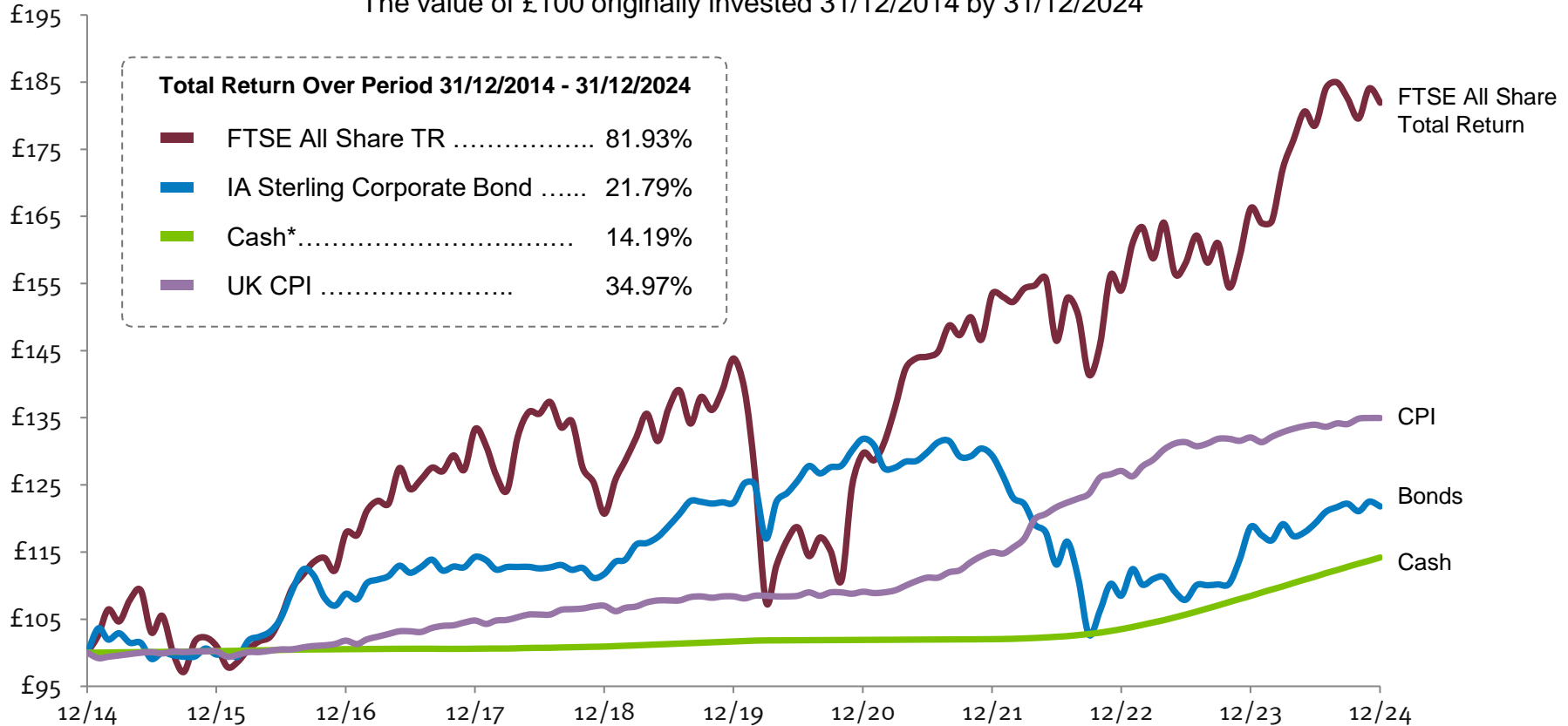


Cash

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.

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



GSK share plans.

share reward.

Contribute 10%
of salary up to
£125 pm

Dividends can
buy dividend
shares or can
be paid as cash

Shares can be
sold tax free
after 5 yrs
(dividend shares
3 yrs)

Savings on
Income Tax and
National
Insurance

1 free share
added per share
you buy

Shares can be
transferred to
an ISA, or sold
and the
proceeds
transferred to a
SIPP*

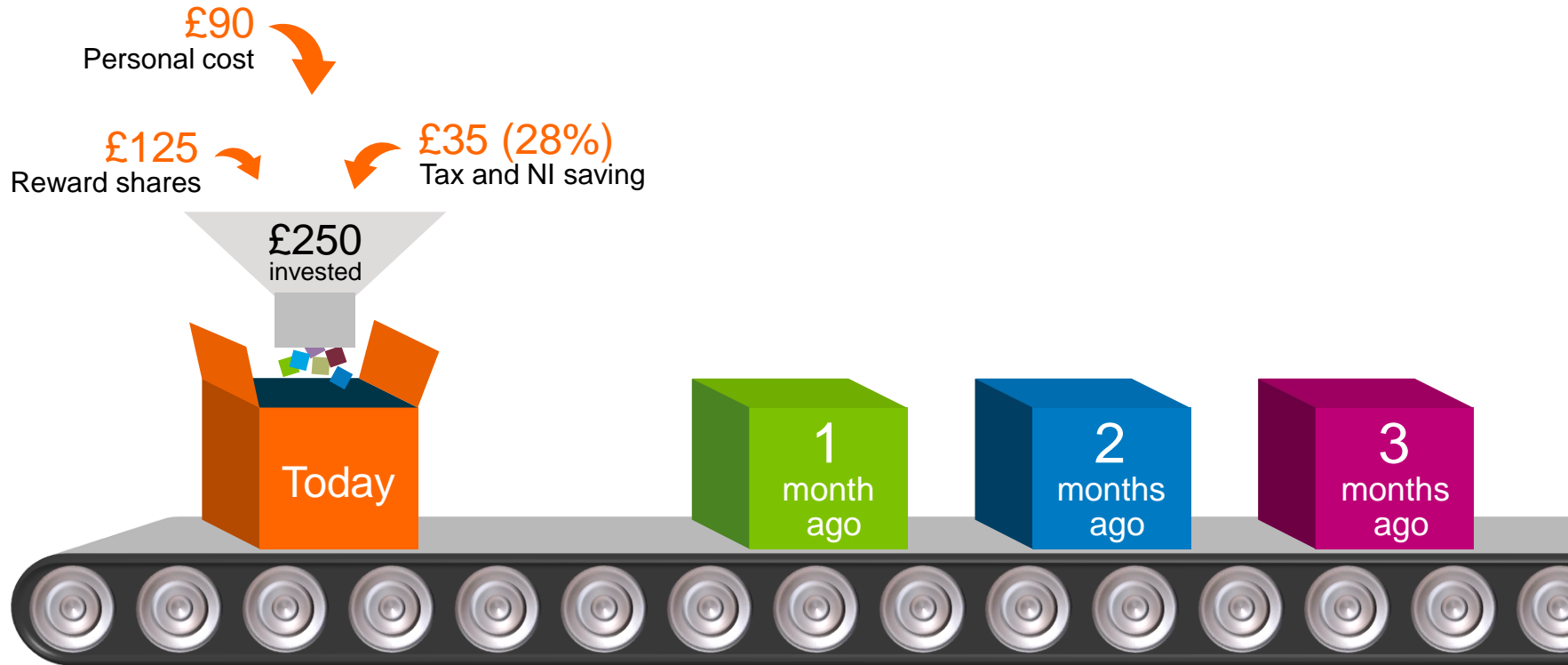
*Subject to HMRC limits

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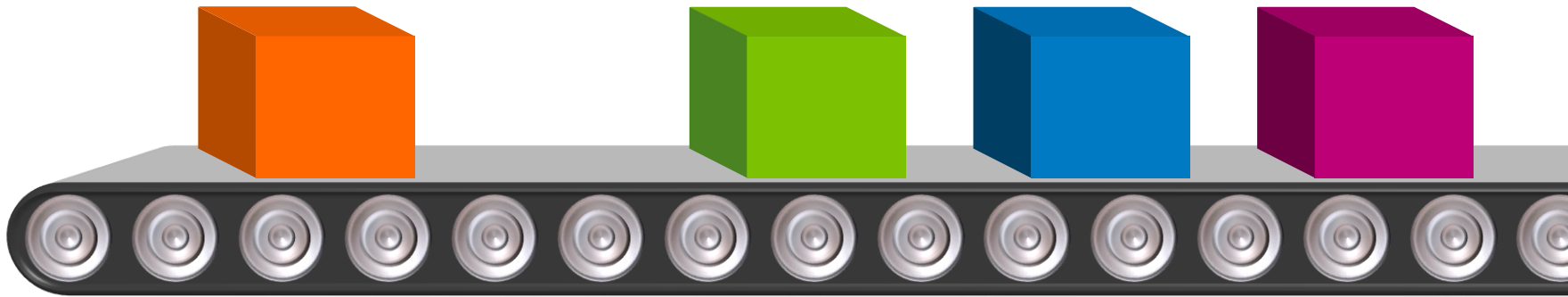
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share reward.

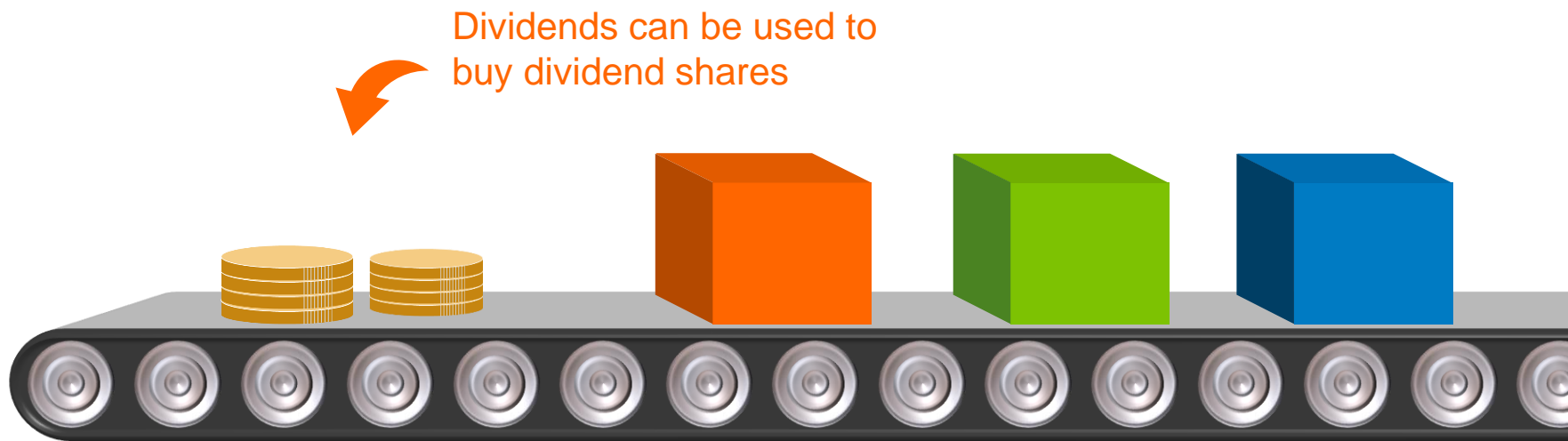
A basic rate tax payer making the maximum monthly investment into Share Reward.



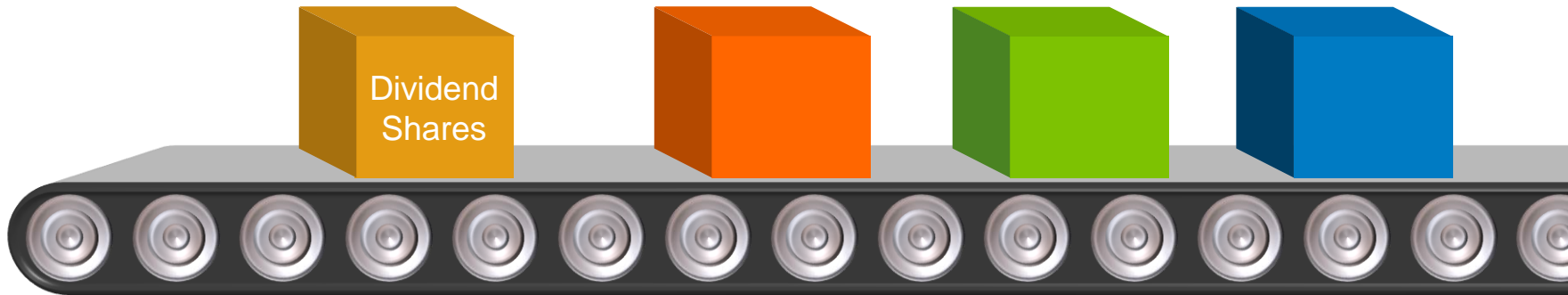
share reward.



share reward.



share reward.

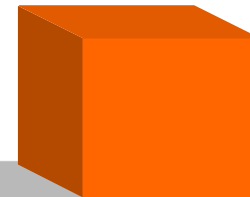


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share reward.

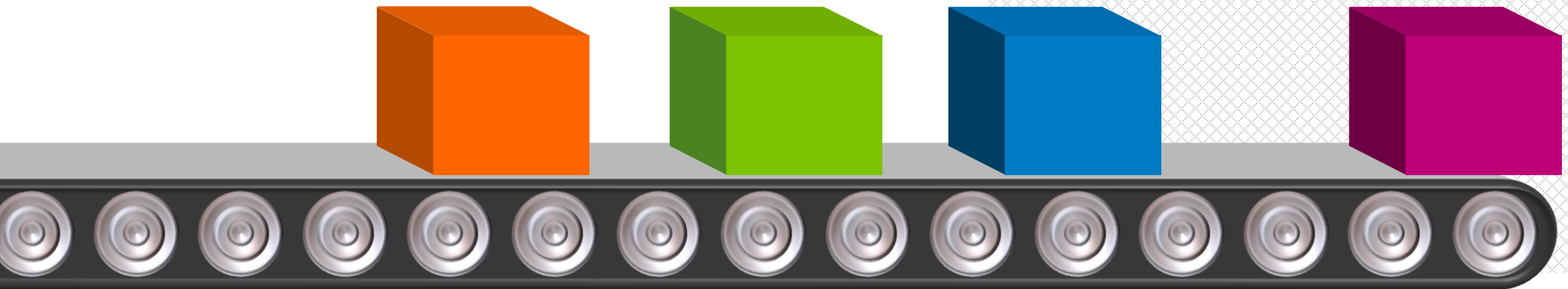
After 3 years...
access dividend shares
tax free or leave them in
the Scheme



share reward.

After 5 years...

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



share save.

Save between
£5 and £250 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**

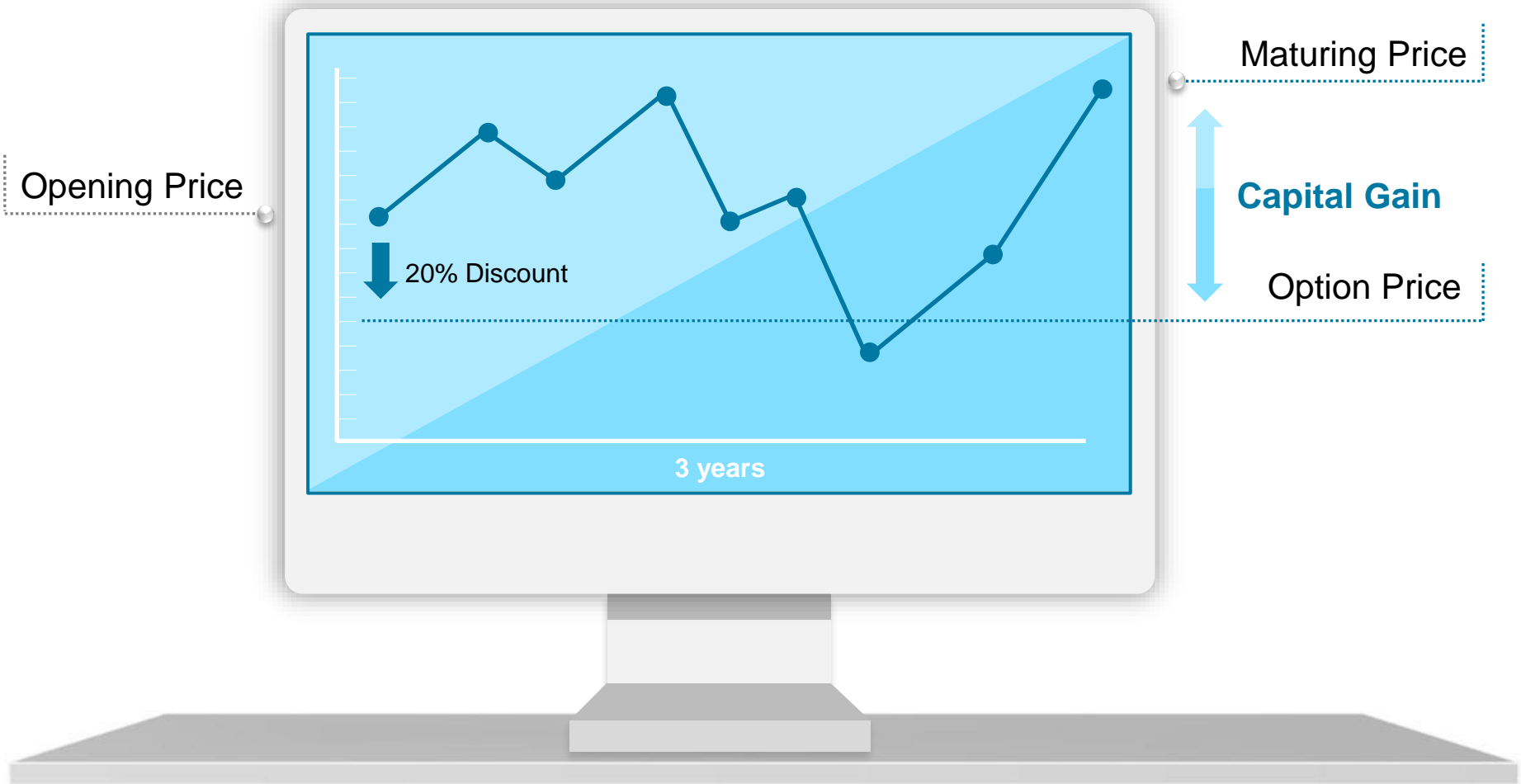
*your option can be exercised anytime within 6 months from the end of the term

**subject to HMRC limits

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share save.



For illustrative purposes only

share save options.

Exercise Option
and receive
shares
immediately

Exercise Option
and sell shares
immediately

Exercise Option
and transfer
shares into an
ISA or SIPP*

Close Share
Save account
and obtain
repayment of
savings plus
bonus (if
applicable)

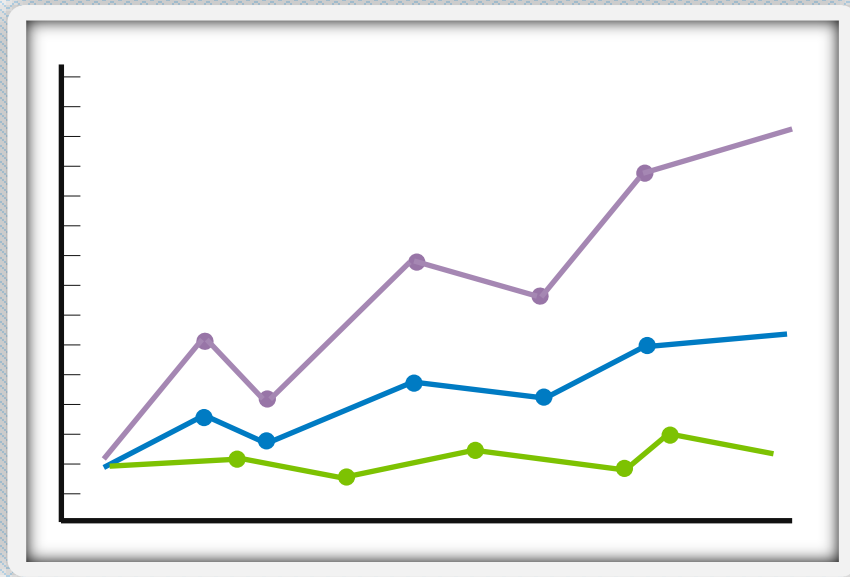
*Subject to HMRC limits

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diversifying your investments.

Exposed to the fortunes of one company

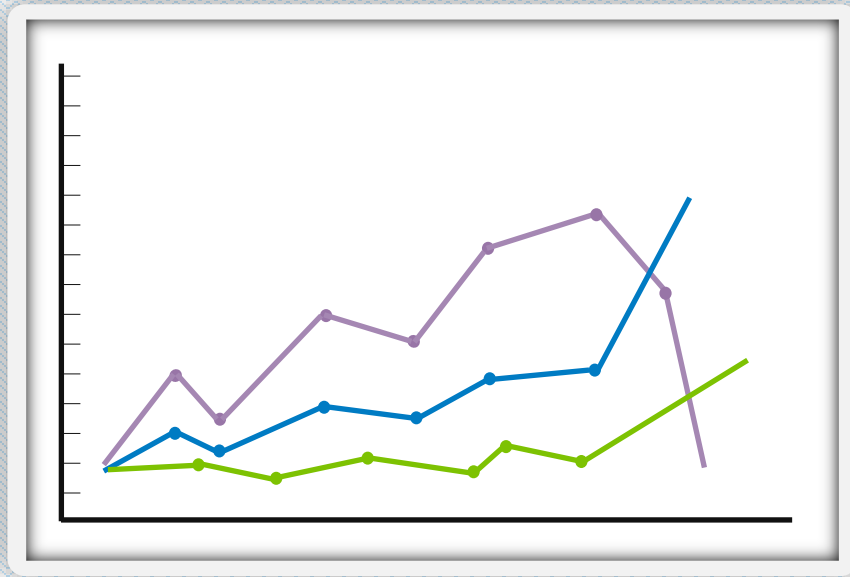


It's possible your investment could outperform others



diversifying your investments.

Exposed to the fortunes of one company

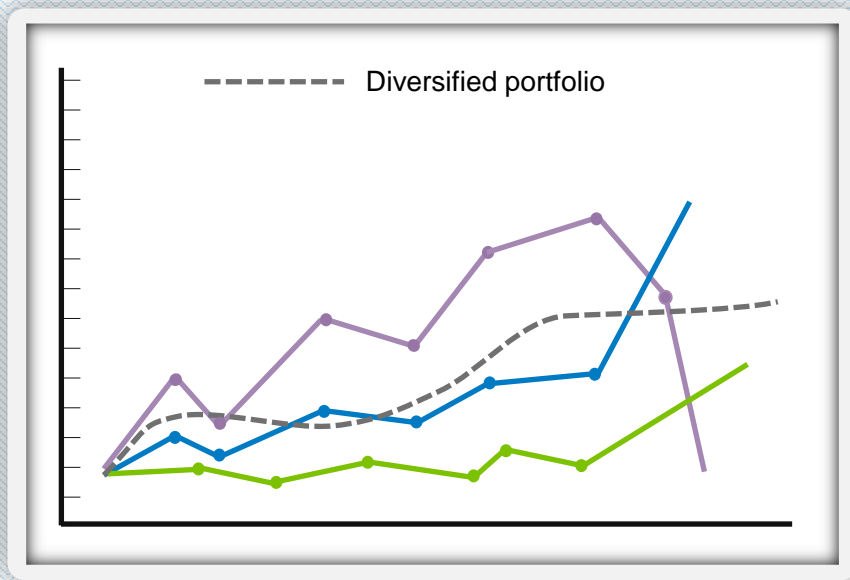


However there is no guarantee against a sudden loss

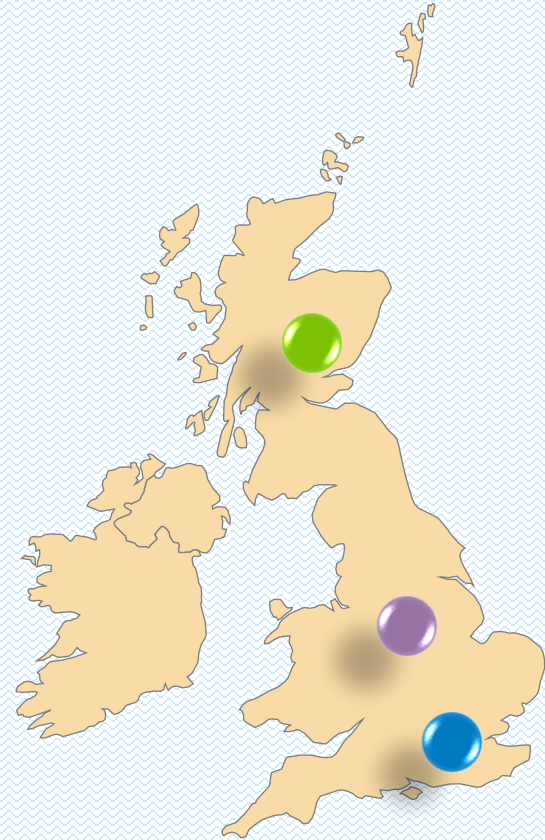


diversifying your investments.

Investing in several UK based Companies

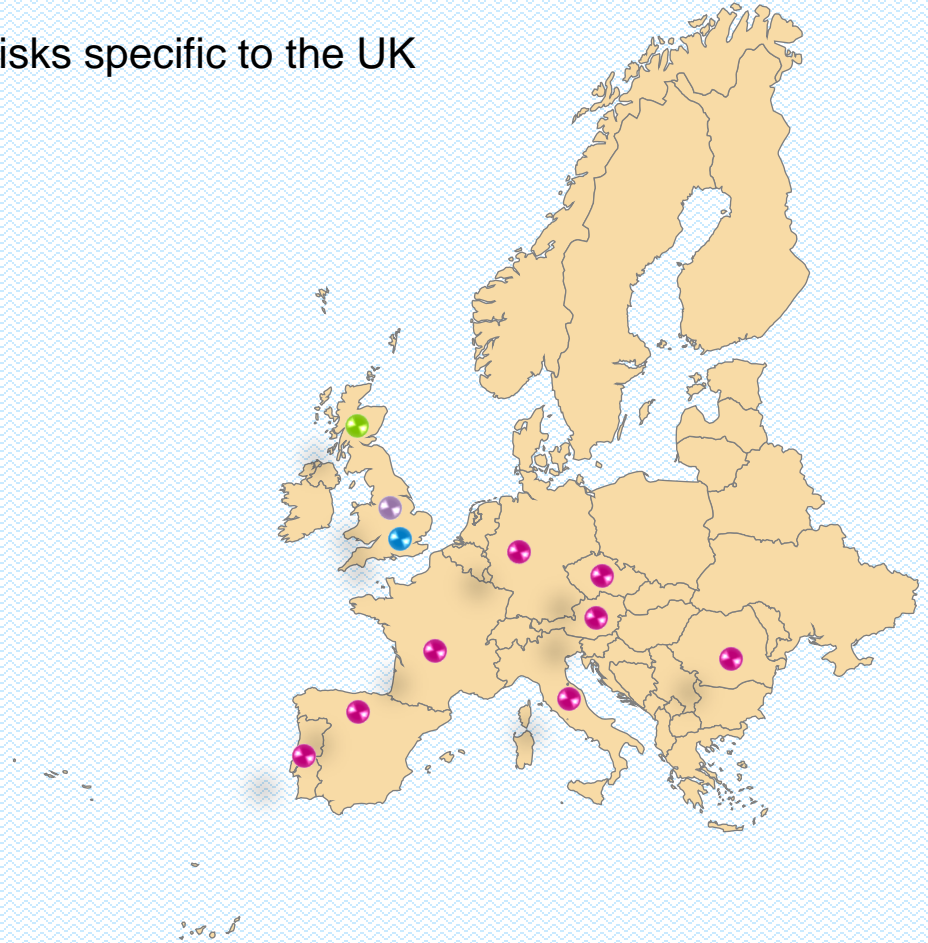


You could consider spreading your investment across several UK businesses.



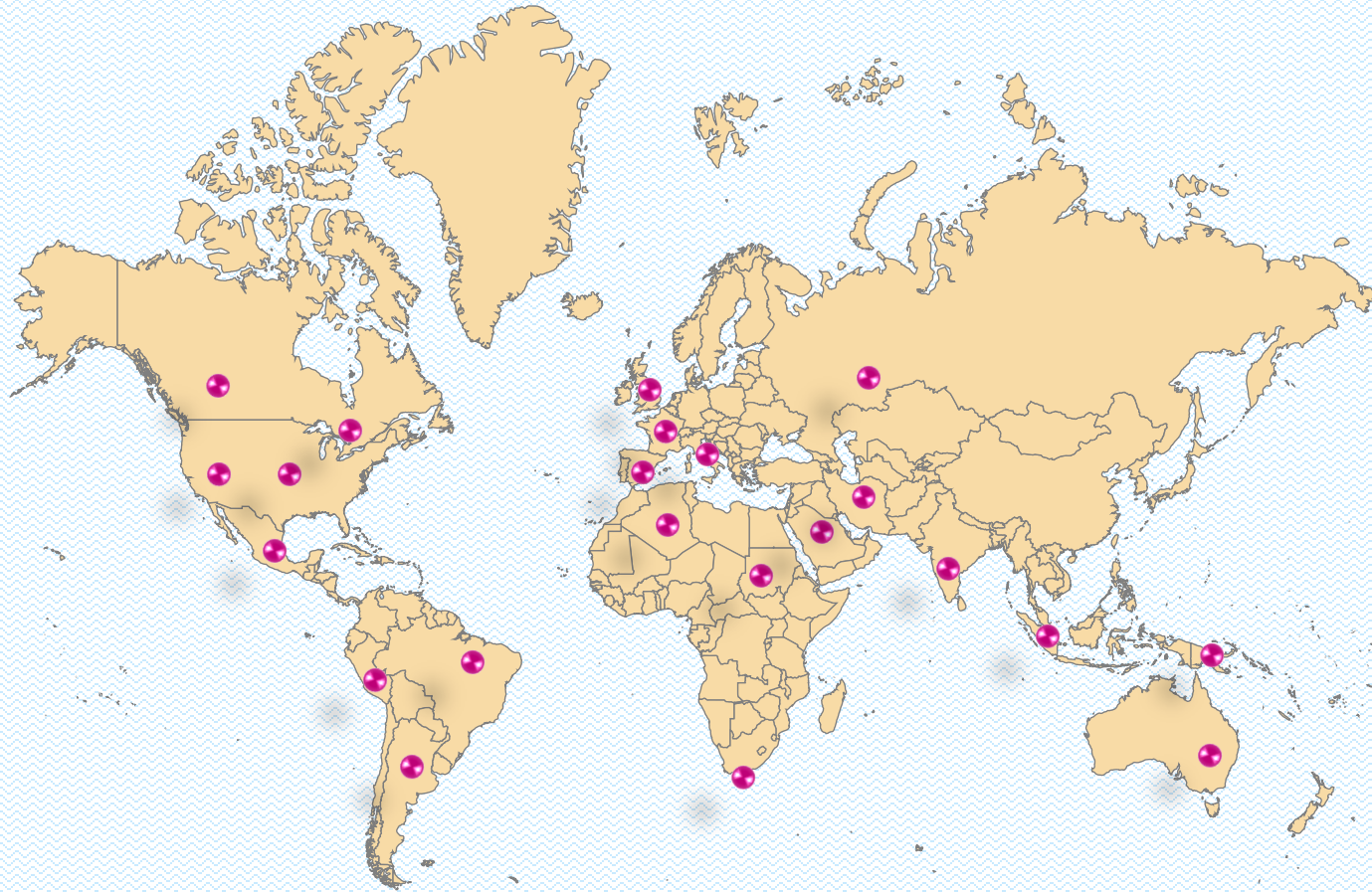
diversifying your investments.

Diversifying across Europe could reduce risks specific to the UK



diversifying your investments.

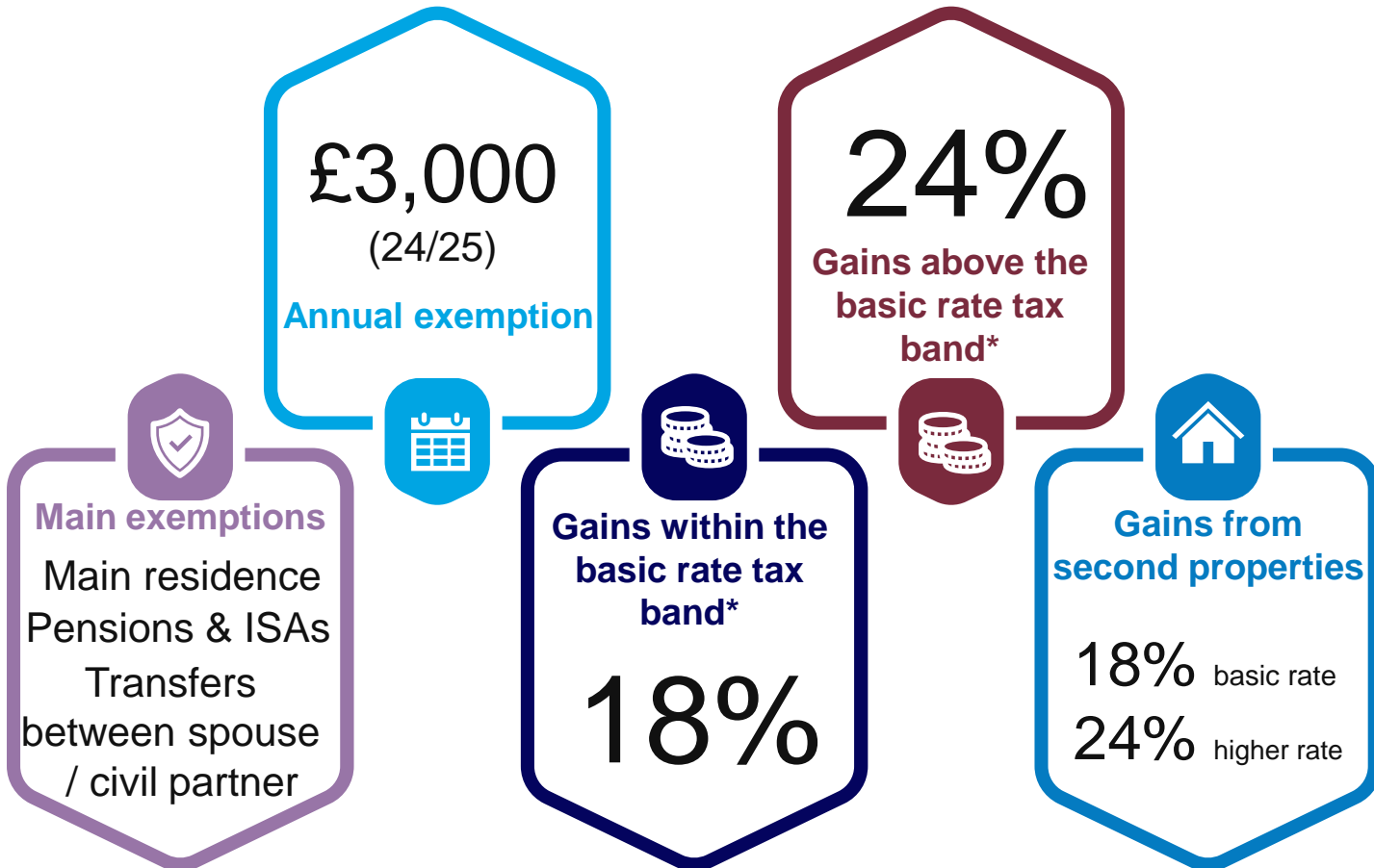
Diversifying globally could reduce risk presented by a geographical area



tax allowances.

capital gains tax (CGT).

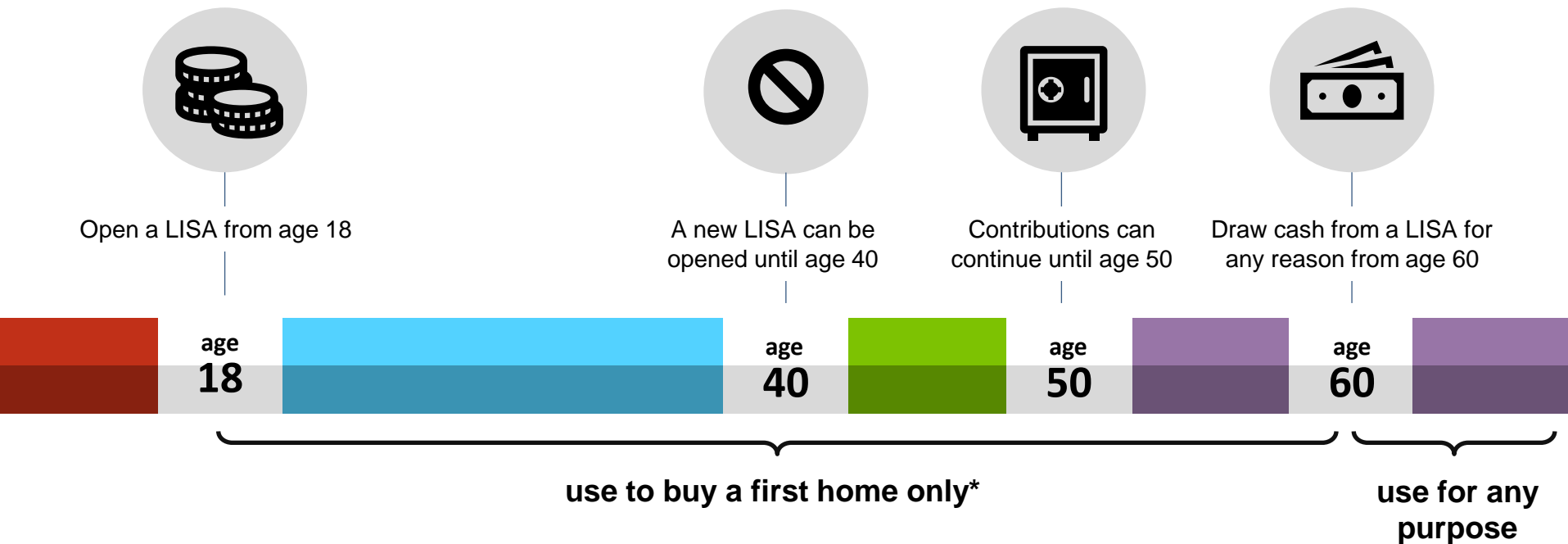
CGT is a tax on gains when certain investments are disposed of.



*Gains realised prior to 30 October 2024 are charged at lower rates of 10% and 20%.

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.

personal savings allowance.

£1,000

Basic rate

20%

£20,000

£500

Higher rate

40%

£10,000

£0

Additional rate

45%

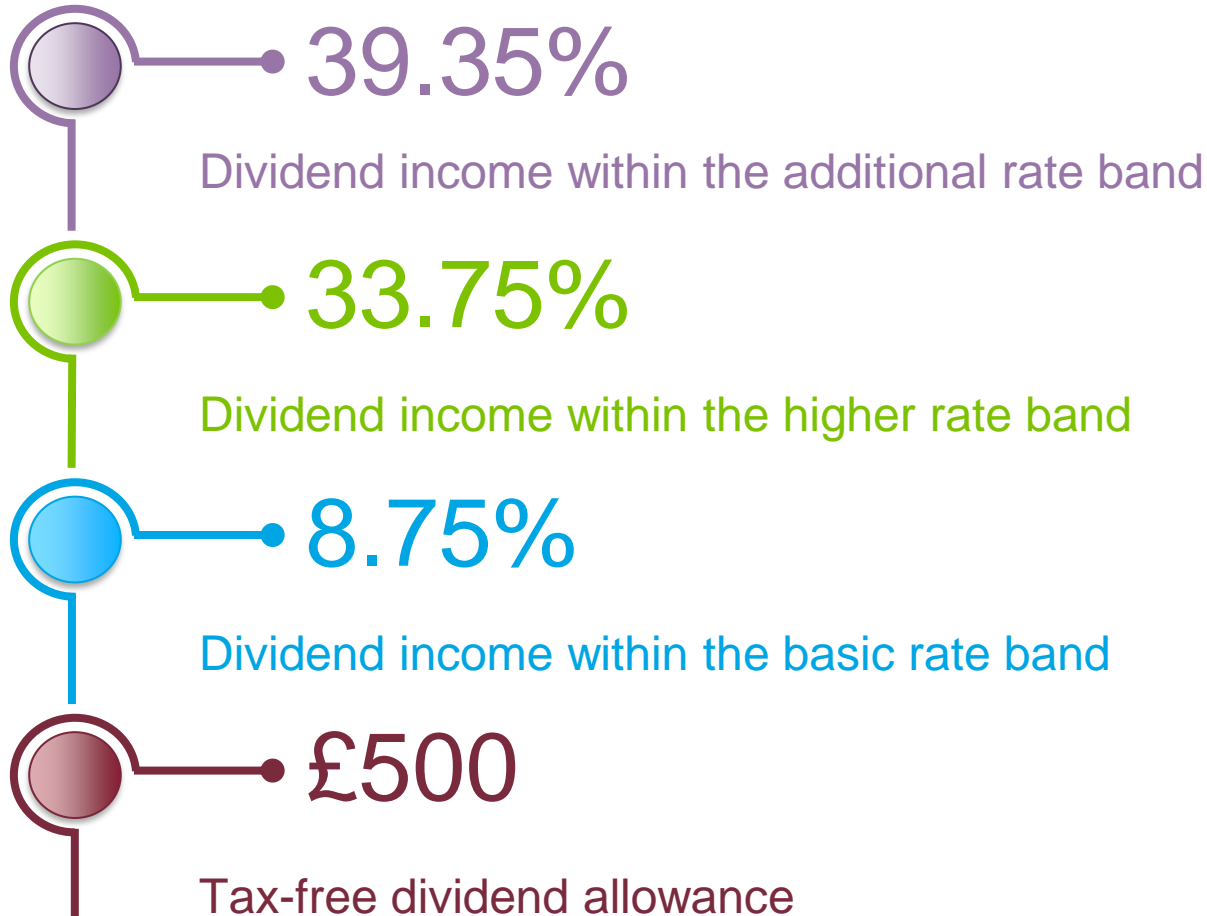
5%
savings
rate

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

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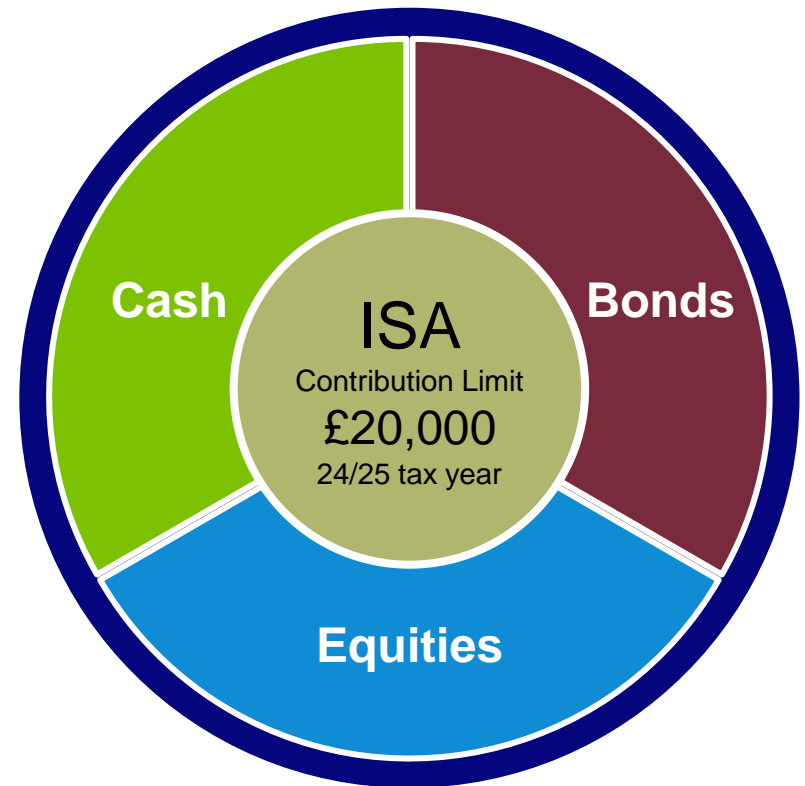
dividend tax.



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

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



taking action.

- ✓ Check that your existing savings and investments are aligned with your goals
- ✓ Ensure you have an emergency savings pot
- ✓ If you intend to take some investment risk, consider what approach may be right for you
- ✓ Make the most of the GSK share plans
- ✓ Create a plan for how you may invest the proceeds from any maturing GSK share plan
- ✓ Make the most of your ISA allowance & consider if you could benefit from diversification
- ✓ Get further help from the guidance call available to you

next steps.

further information and guidance.

The screenshot shows the GSK Total Reward portal. At the top, the GSK logo is on the left, and the title "Total Reward" is in the center. On the right, there are utility icons: a "VALUES" toggle, a help icon, a shopping cart, a notification bell with a red "1", and a user profile icon. Below the header is a navigation bar with links for "Home", "Benefits", "Total Reward Statement", "Financial Fitness", and "Quick Links". The main content area features a large image of three smiling people with the text "Welcome Paul" overlaid. A dropdown menu is open, listing various benefits and resources: "Share Reward/Share Save: Equiniti", "Share Save 2020 Maturity Guide", "Long Term Incentives: Computershare", "AXA Health Wellbeing Hub/Member Login", "Advice and assistance: Optum", "Total Reward Discounts", "Financial Education: Wealth at Work", and "Work + Family Space: My Family Care". Below the image, there is a section titled "Total Reward Statement" with a brief description: "The chart breaks down the full remuneration package you receive from the company,". To the right of this section, the word "Navigation" is partially visible.

your webcasts.

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your webcasts.



We recognise that for some of you, being able to access financial education material in your own time is important.

The webcasts support the learning from online seminars and webinars, and provide information about your GSK benefits and other key subjects which may help with your financial planning.

There are 3 webcasts for you to choose from.

Please click on the links below to learn more:

- An Introduction to Total Reward
- Pension tax allowances
- Pension flexibilities

Please click to access tax fact sheets with 2023/24 tax year figures.

Go to www.totalrewardonline.co.uk from work or home using your MUD ID and password

further information and guidance.

gsk Total Reward

VALUES

Home Benefits Total Reward Statement Quick Links

Welcome Mark

Total Reward Statement

The chart breaks down the full remuneration package you receive from the company, including benefit and additional cash payments.

£****

> Find out more

What you need to know

Keep up to date with the latest Total Reward Online news here. The new look Home and Total Reward Statement pages are now available. Look out for further enhancements throughout the year. Follow the link for detailed navigation information.

> Find out more

Financial Fitness

Click here to access all the information related to the GSK financial offering, financial education and other financial matters.

Your Annual Total Reward Statement

To view your Annual Total Reward Statement link here

The Financial Fitness Hub is also available from Total Reward online. Clicking on the “Financial Fitness” tile will take you through to the Financial Fitness Hub.

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further information.

Total Reward information on Connect GSK

Provides general information about how the Total Reward plans work.

Go to the UK HR page on Connect GSK.

Total Reward Online

The home of your personalised Total Reward information, where you enrol or make any changes to your Total Reward and can link to benefit administrator websites including WEALTH at work for financial education.

Go to www.totalrewardonline.co.uk from work or home using your MUD ID and password.

Questions About Your Total Reward Benefits

For any questions about your Total Reward, please contact ServiceNow

Join the UK Benefits Workplace group to keep up to date with news and information.

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

Financial Advice

Your existing adviser, Origen, Chase de Vere, my wealth

seeking regulated financial advice.

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thank you.

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www.wealthatwork.co.uk/mywealth

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