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how to positively affect  
your financial behaviour.

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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.

# what we'll cover today.

- What is your financial personality?
- Tips for the debtor
- Tips for the saver
- Tips for the investor
- Tips for the big spender
- Tips for the shopper



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# what is your financial personality?

# the debtor.



Short term thinking

Always broke

Outgoings > income

Builds up large debt

# the saver.



Risk averse

Always use a voucher

Frugal

Doesn't enjoy spending

# the investor.



Intentional with money

Understands risk

Has long term goals

Doesn't gamble with  
investments



# the big spender.



Spends for status

Spends lavishly

Values branded goods

Takes big risks

# the shopper.



Shops for emotion

Can't resist spending

Buys items they don't use

Affordability not an issue

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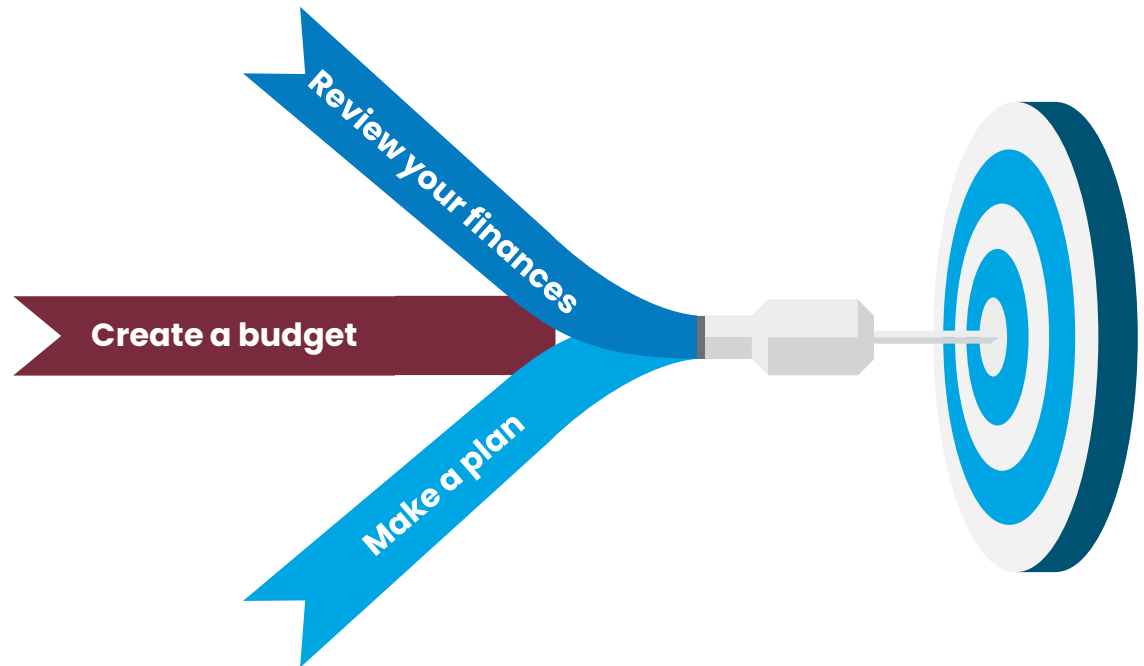
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tips for the debtor.

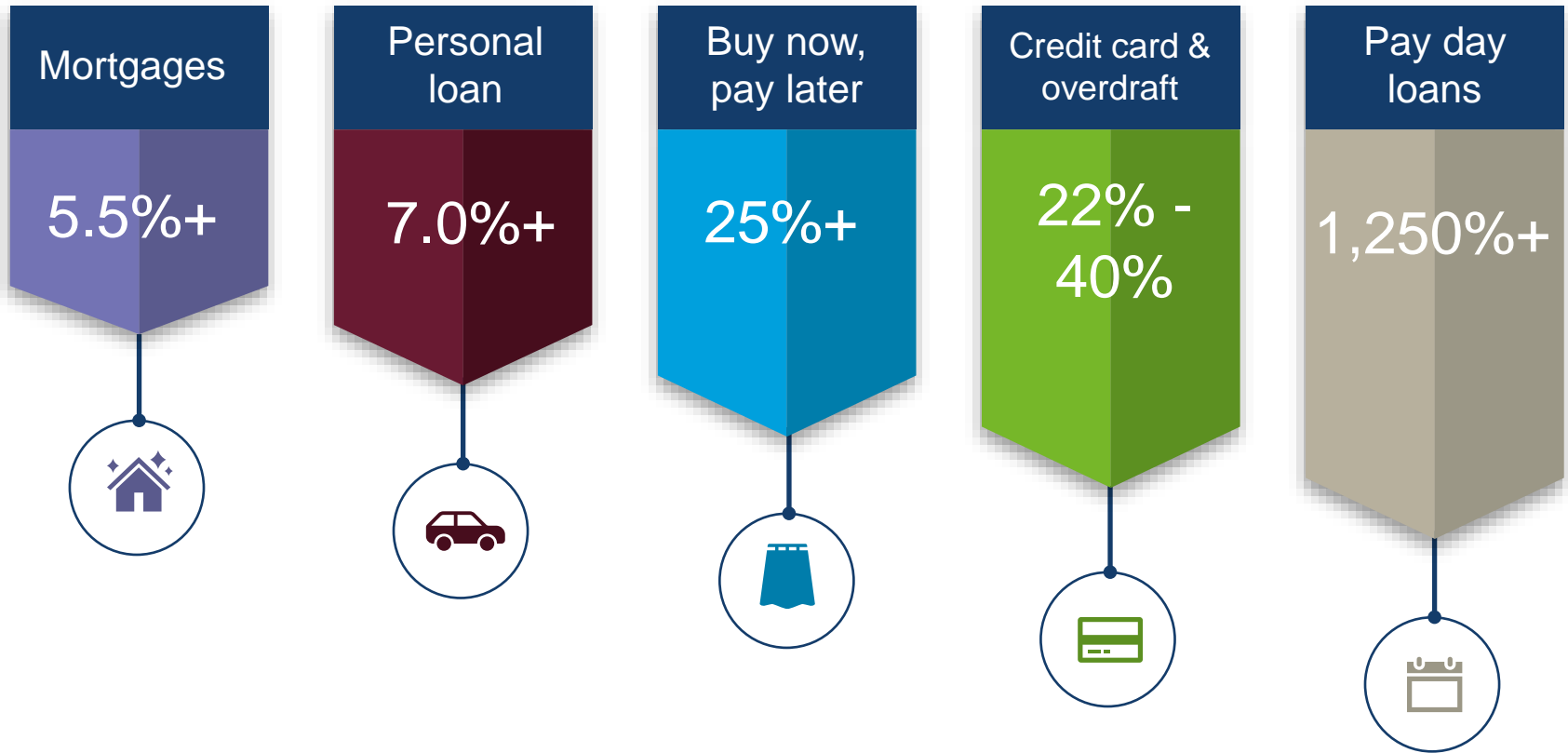
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# the debtor.



# types of debt.



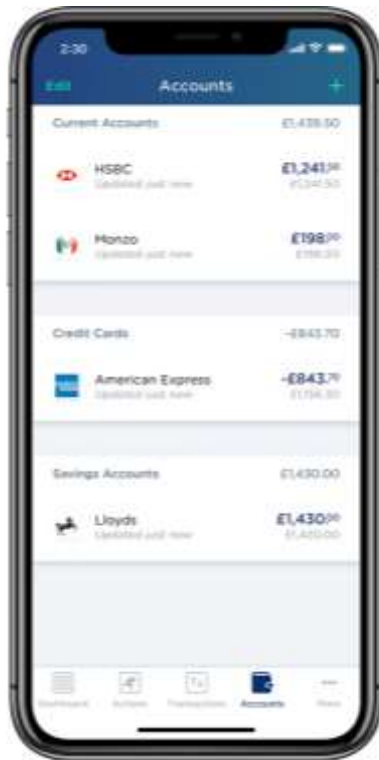
\*All rates are approximate examples only.

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# budget planning.

Apps are available that can integrate with your accounts to build a budget in one place.



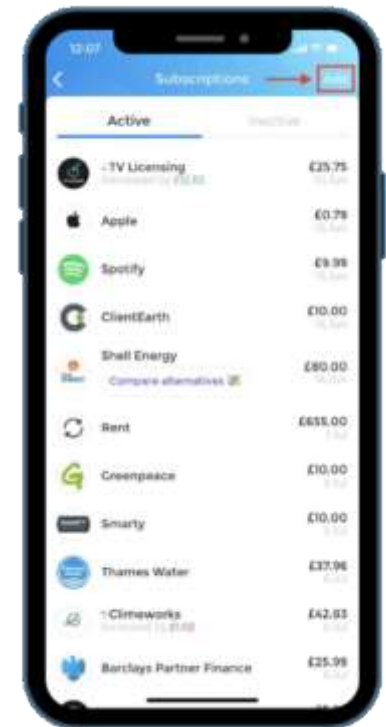
A clear overview of all accounts

# budget planning.

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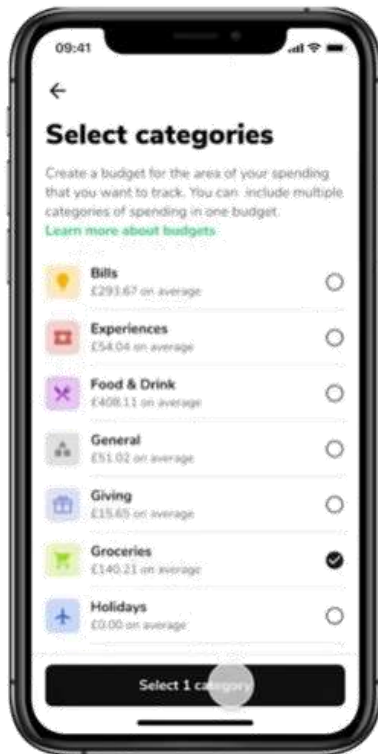
A clear overview of all accounts

Show all transactions in one place



# budget planning.

Apps are available that can integrate with your accounts to build a budget in one place.



A clear overview of all accounts

Show all transactions in one place

Set multiple budgets



# budget planning.

Apps are available that can integrate with your accounts to build a budget in one place.

A clear overview of all accounts

Show all transactions in one place

Set multiple budgets

Set multiple savings goals



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# budget planning.

Apps are available that can integrate with your accounts to build a budget in one place.



A clear overview of all accounts

Show all transactions in one place

Set multiple budgets

Set multiple savings goals

Keep on track with reminders

# repaying debt.

## Paying off debt.

1. List all your debts.
2. Arrange your debt repayments:
  - Prioritise those that have the greatest penalties.
  - Clear high interest debts before low interest debts.
3. Calculate your monthly budget and commit to paying an affordable amount back each month.
4. Work your way down the list crossing each debt out as you pay it off.



# benefits from LSEG.

## MyBenefits 2024/25.

A CLOSER LOOK  
AT THE BENEFITS  
AVAILABLE.



### FINANCIAL WELLBEING

- > Critical Illness Insurance (self and family)
- > Life Assurance (self and partner)
- > Personal Accident Insurance (self and family)
- > Financial Planning Surgeries
- > London Stock Exchange Group Pension Plan
- > Personal Travel Insurance
- > Income Protection
- > Additional Voluntary Contributions (AVCs)
- > Will Writing
- > Mortgage Advice

### PHYSICAL WELLBEING

- > Cycle to Work
- > Virtual GP Service (Doctor at Hand)
- > Health Screening <sup>UPDATED</sup> (self and partner)
- > Dental Insurance (self and family)
- > Gym Membership
- > Private Medical Insurance (self and family)
- > Eyecare Vouchers
- > My Gym Discounts

### EMOTIONAL WELLBEING

- > Peppy Health App <sup>UPDATED</sup>
- > Employee Assistance Programme
- > Holiday Flex
- > Emergency Care

### SOCIAL PURPOSE

- > LSEG Drive
- > Carbon Offsetting
- > Charitable Giving

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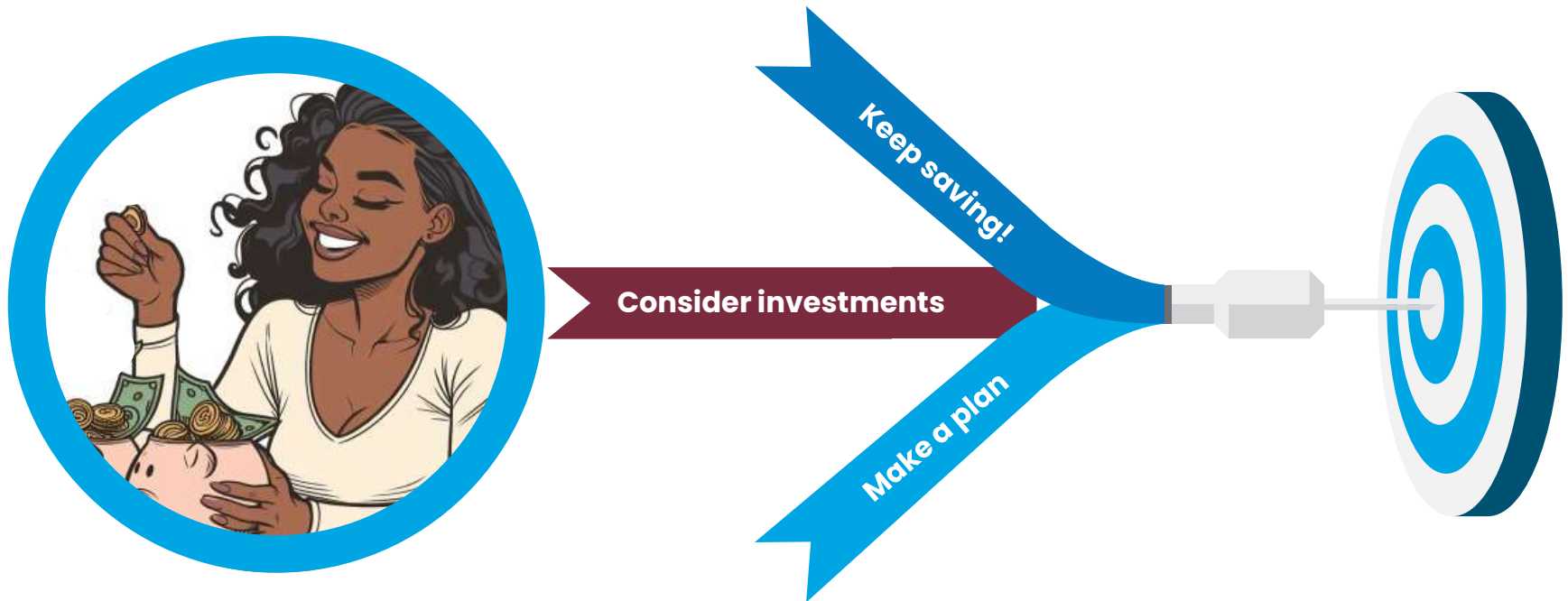
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tips for the saver.

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# the saver.



# 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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# how much can you save?

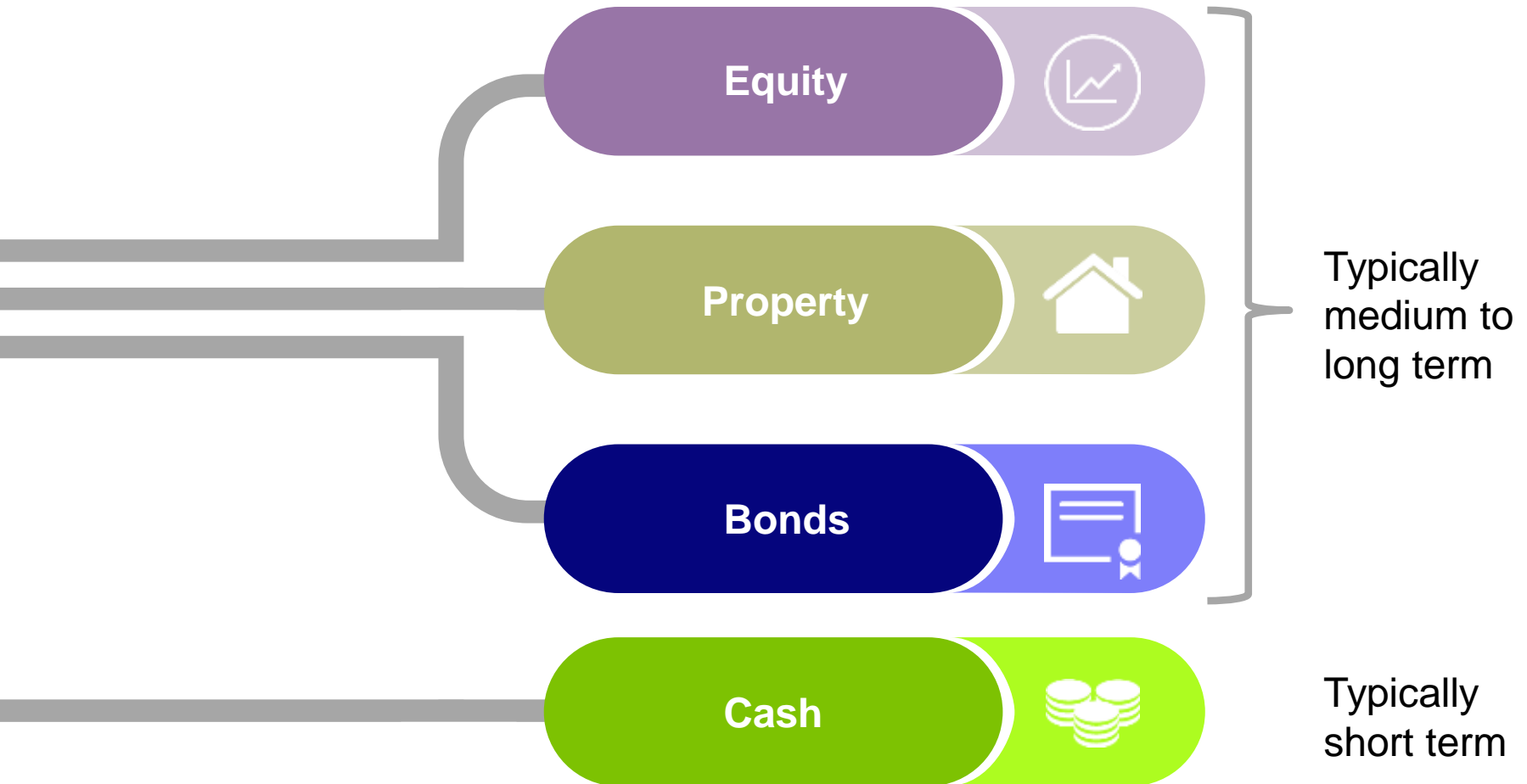
As interest rates change and wages increase you should be aware of when you may breach your personal allowance.

Interest rate (%)	Basic rate	Higher rate
1	£100,000	£50,000
2	£50,000	£25,000
3	£33,333	£16,666
4	£25,000	£12,500
5	£20,000	£10,000
6	£16,666	£8,333
7	£14,285	£7,142
8	£12,500	£6,250
9	£11,111	£5,555
10	£10,000	£5,000

Example uses simple interest calculations for one year.

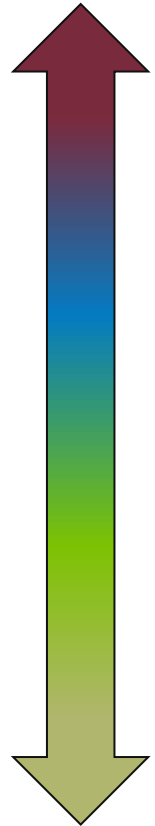


# creating a plan.



# investment risk and returns.

High



Low



## Equities

Volatility, Timing,  
Concentration



## Property

Liquidity, Negative Equity,  
Taxation, Tenants



## Bonds

Default, Credit,  
Inflation

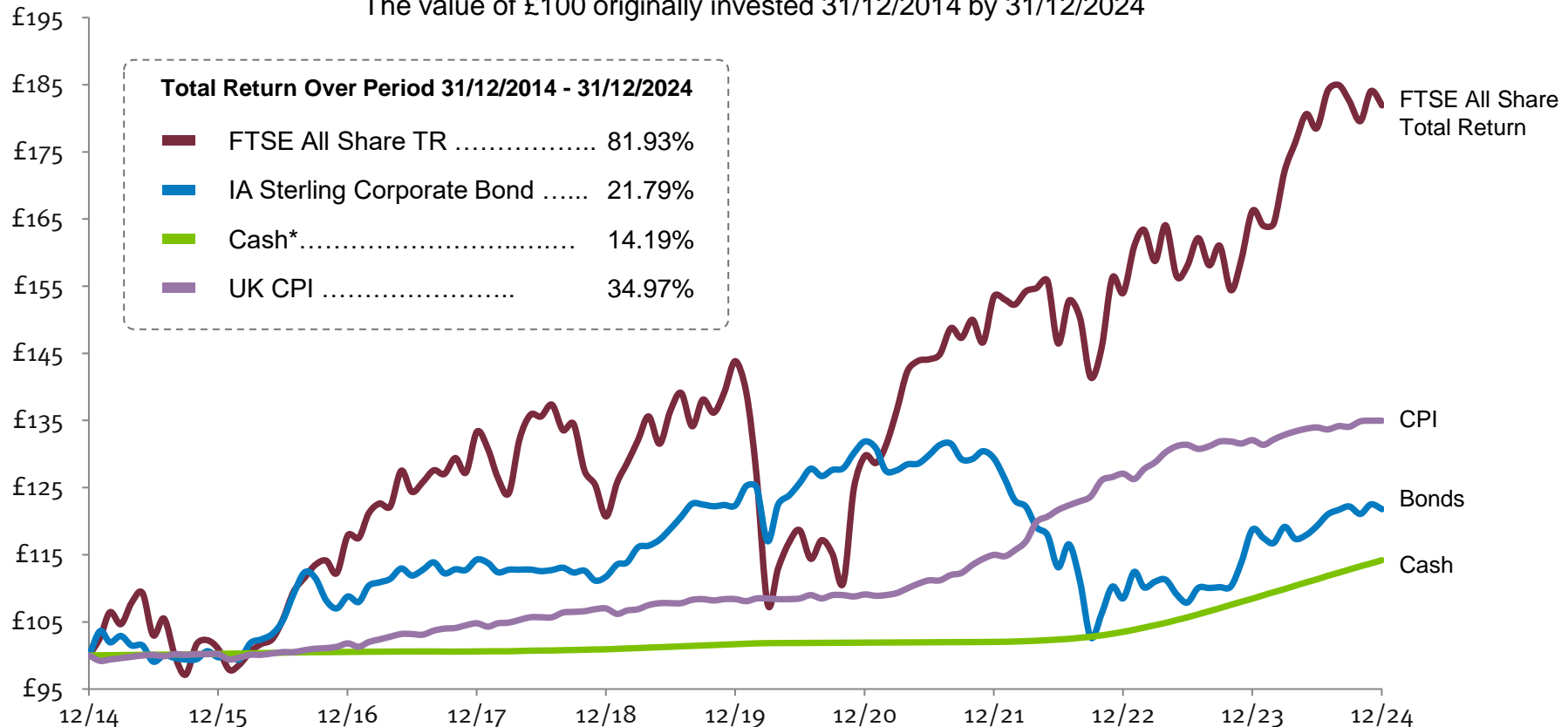


## Cash

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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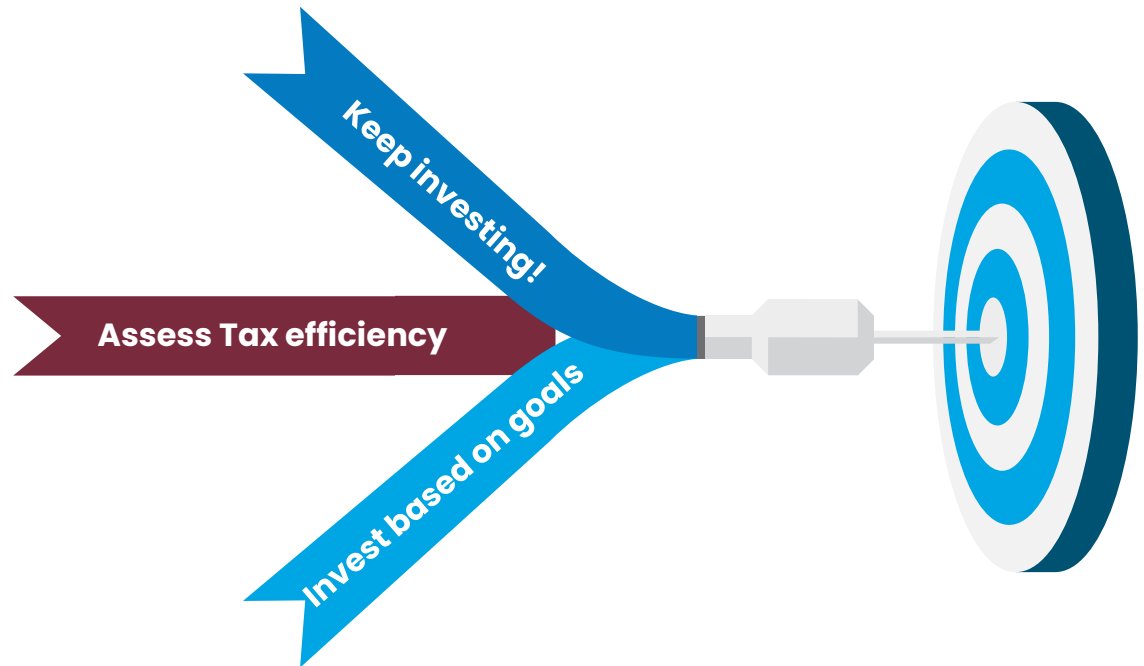
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tips for the investor.

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# the investor.



# defined contribution (DC) schemes.

Employer and employees  
contribute (tax-free\*)



Any investment  
growth is tax-free



You can access your  
pension from age 55\*\*



Receive up to 25%  
tax-free



Receive a taxable lump sum or generate  
a taxable income with remaining pot



\*subject to HMRC limits

\*\*The minimum age for accessing your pension is expected to increase to age 57 from 6 April 2028. Pension savings in certain schemes may be protected from this change.

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# your pension contributions.

You Pay	LSEG Pays	Total
3%	6%	9%
4%	8%	12%
5%	10%	15%

- You can increase contributions beyond 5% however LSEG's contributions will not increase further
- You can change contribution levels at any time on MyBenefits
- Contributions are defaulted to be paid via salary sacrifice

# how your contributions may add up.

- Annual Salary £45,000 (basic rate taxpayer)
- Employee Contribution = £2,250pa (5%)
- Tax Saving = 20%
- NI Saving = 8%
- Personal Cost = £1,620pa
- Employer Contribution = £4,500pa (10%)



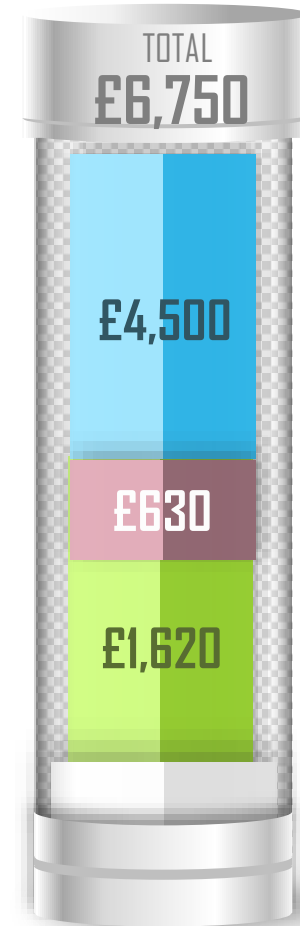
Employer matching contribution (10%)



Tax & NI savings



Employee contribution (5%)



\*Percentage shows the increase in total contribution when compared to the personal cost.



# LSEG Sharesave.

1

**SAYE**

A type of  
Save As  
You Earn  
share  
scheme

2

**Term & amount**

Save a  
fixed  
monthly  
amount  
over a 3  
year period

3

**£5 to £500**

Elect to save  
between £5  
and £500 per  
month

4

**20% discount**

The LSEG share  
price is  
established at  
the start of each  
plan and a 20%  
discount applied

# LSEG Sharesave.

At the end of the 3 year term.



Receive your savings back



OR



Use your savings to buy LSEG shares at the discounted price

# LSEG Sharesave.



For illustrative purposes only

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tips for the spender.

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# the spender.



# cashback for everyday spend.

Get cashback on a range of purchases including insurance, breakdown cover and household goods.

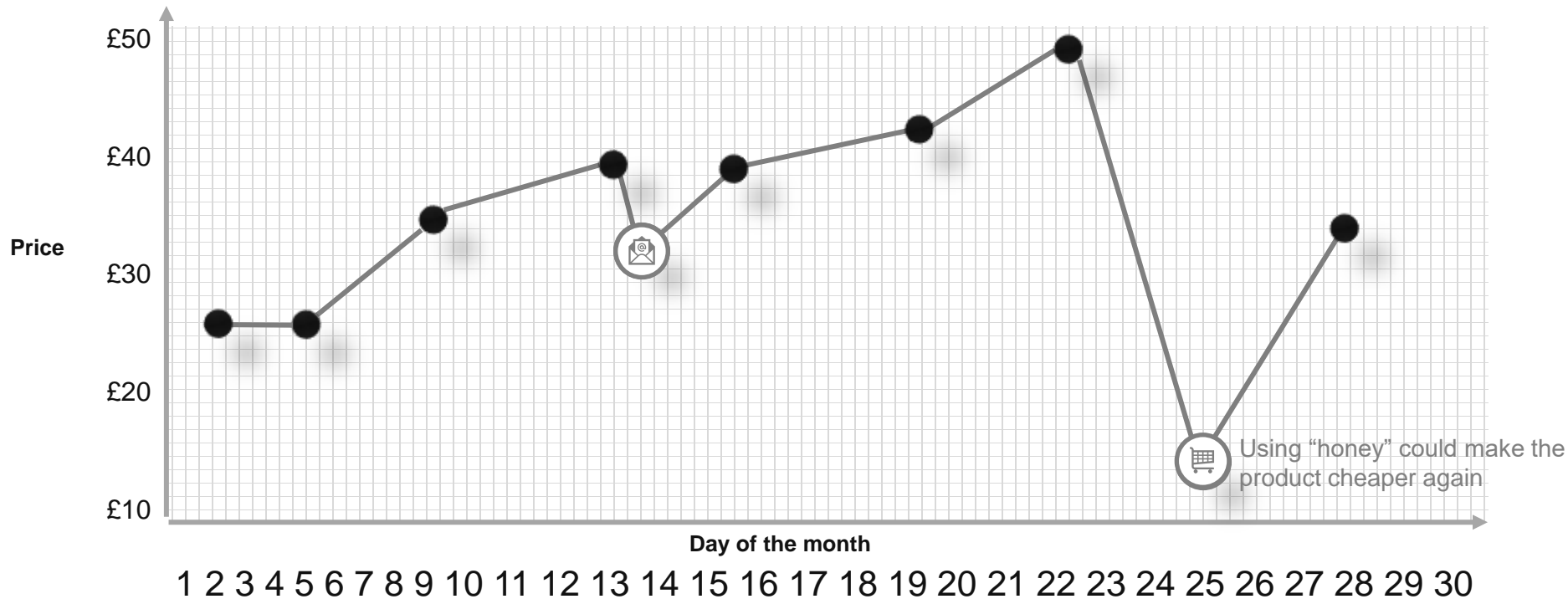


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# shopping hacks.

Before making a purchase, ensure you're using all the tools available to get the best price.



Graphic shown for illustrative purposes only.

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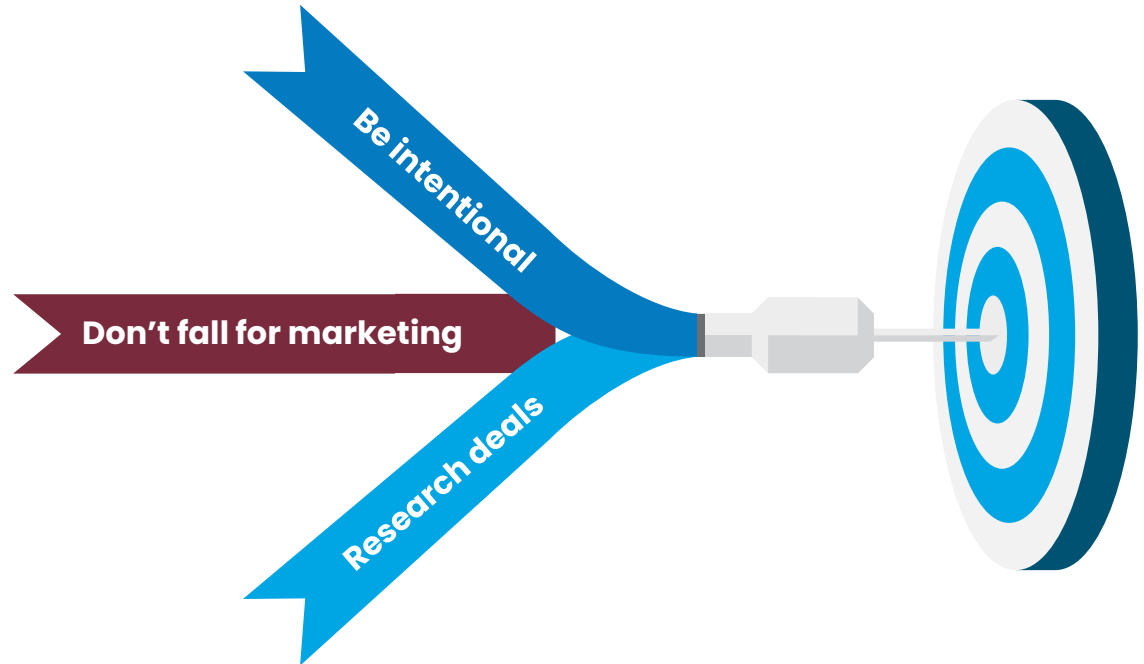
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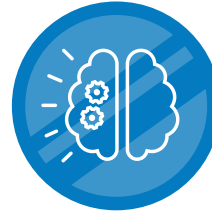


# the shopper.



# impulse spending.

Impulse purchases are not consciously planned, hard to control and are usually affected by emotional states such as anger or joy.



Were you planning on making that purchase?



Did you shop around?

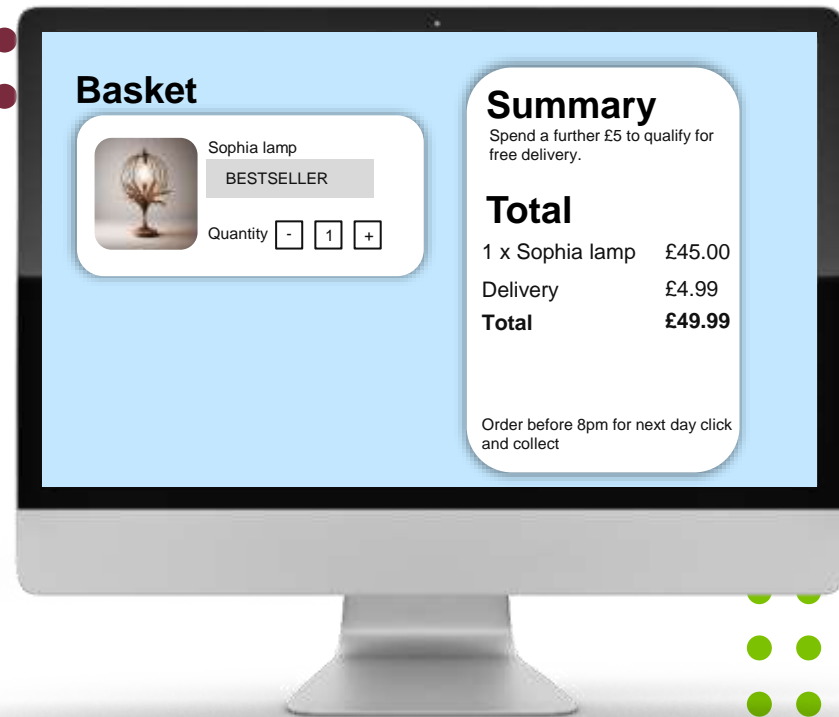
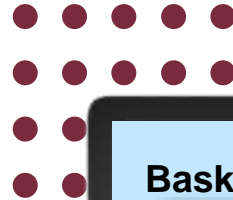


Could you afford the purchase?



Have you got good value?

# are you in control of your basket?



How are you being encouraged to spend more?



78% of consumers are willing to buy more to qualify for free shipping

source: shopify

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# are you really getting a good deal?

Item	Offer price	Advertised discount	Best price in same year	Actual discount
43" Television	£279	£100	£275	-£4
Integrated fridge	£869	£20	£849	-£20
Range cooker	£969	£30	£950	-£19
Chimney cooker hood	£239	£30	£160	-£79

source: Which analysis of Black Friday deals

# maximising your benefits.

By utilising “MyOffers” you could save on your monthly costs by over £100.

£200 spent

Clothes

35% saving = £70 saved



£350 spent

Halfords

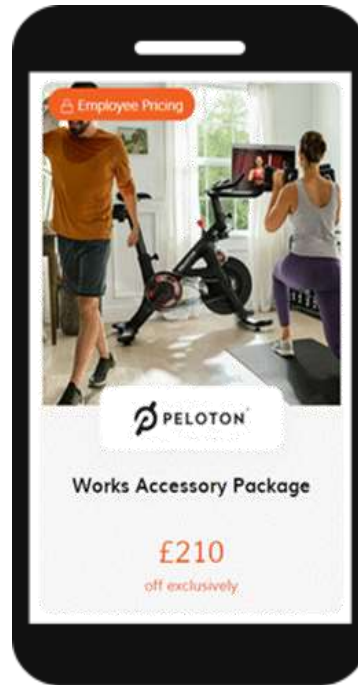
10% saving = £35 saved



£100 spent

DIY

5% saving = £5 saved



£100 spent

Hello Fresh

50% saving = £50 saved



£200 spent

Electricals

7% saving = £14 saved



Discount % and savings are for illustrative purposes only and are subject to change

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# your targets.



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next steps.

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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>



# 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.

- Telephone **0800 028 3200**

**my wealth**  
part of the Wealth at Work group

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thank you.

0800 028 3200

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

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