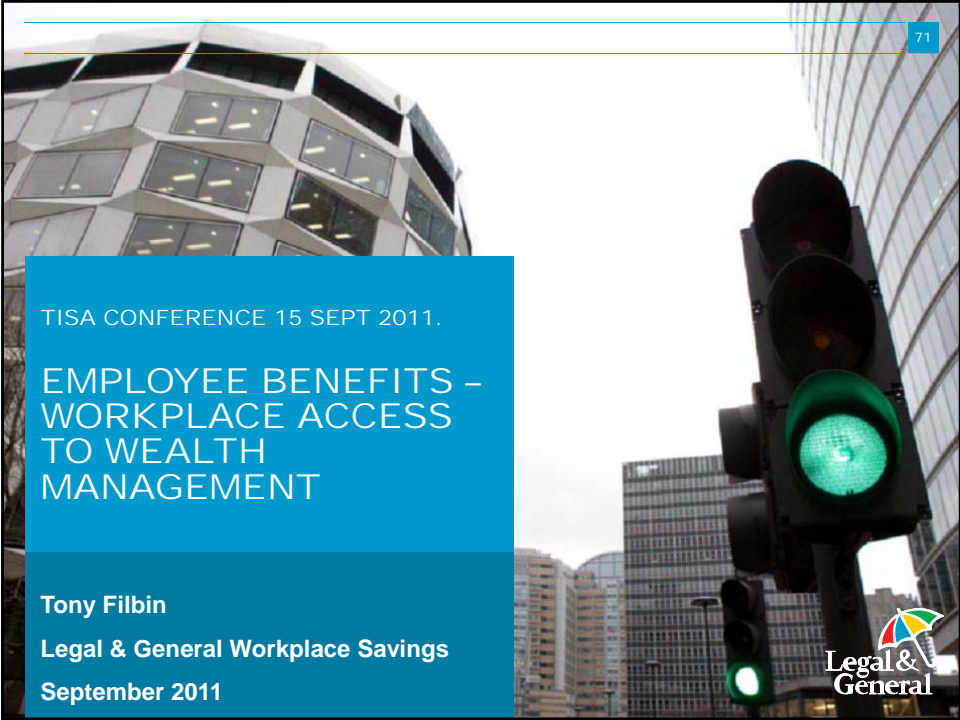
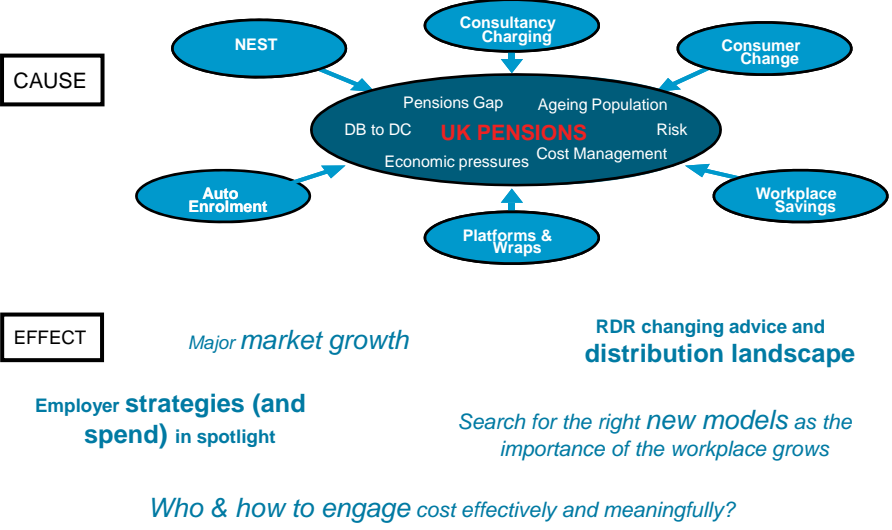




Corporate Wrap, Employee Wealth and Workplace Saving – The Future?



WORKPLACE WEALTH IN THE SPOTLIGHT.



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CONNECTING WITH EMPLOYEES.

- Employees need more help with their financial benefits than ever before
- More employers recognising that they have a role to play
- Behavioural finance and segmentation increasing in importance
- It's no longer just about saving for your retirement via a pension scheme



Emergence of Generation Y

- Largest consumer group in history
- Raised in a society saturated by both marketing & technology
- Peer Group recommendations count

WHY GENERATION Y MATTERS.

“Within the decade, Gen Y alone will supplant baby boomers and silvers as the largest customer segment by population”.

“Gen Y consumers are four times as likely as boomers and silvers to have posted a question about financial matters to a blog or online forum”.

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WORKPLACE EDUCATION AND GUIDANCE.

SAM CASH GETS RICH.

Sam's Great Aunt Edna died recently and left her £6,500. To Sam, it's a fortune. Sam has decided to pay off her credit card and other debts with the money but still has £1,500 left. What should she do with it? Save it up or splurge it on a really good holiday? What would you do?

[FIND OUT MORE](#)



DEATH AND TAXES.

Peter has tried to bring up his children with a sensible attitude towards money. If they get into debt, he'll advise them, but it's their responsibility to get their affairs in order. If they need to raise money to buy a place to live, he'll help where he can. After his death, he just wants to make sure they don't pay more tax on their inheritance than they have to.

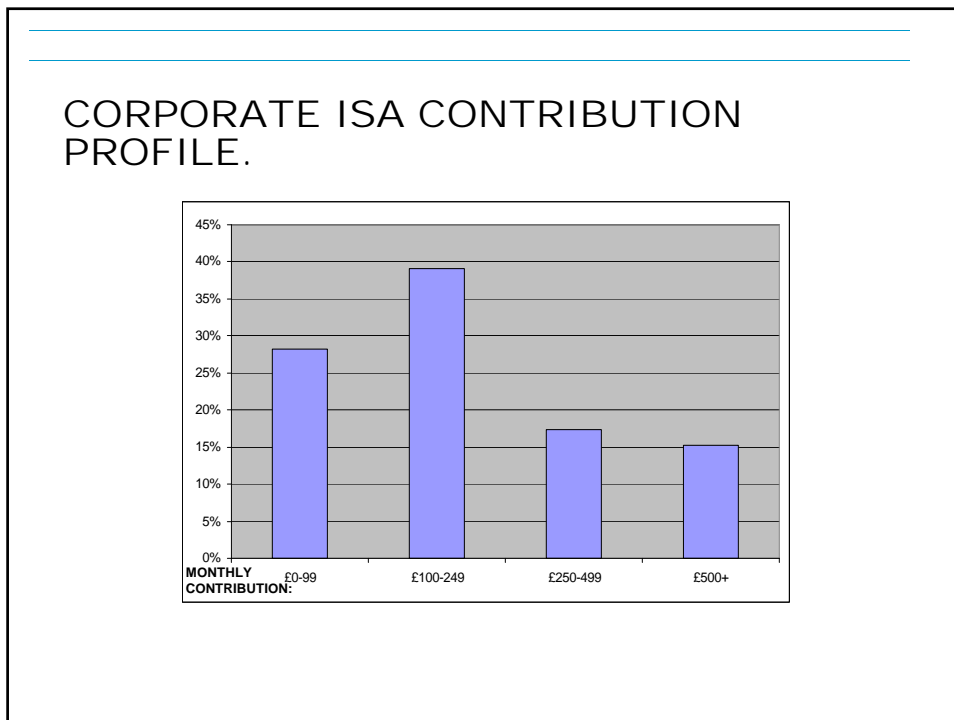
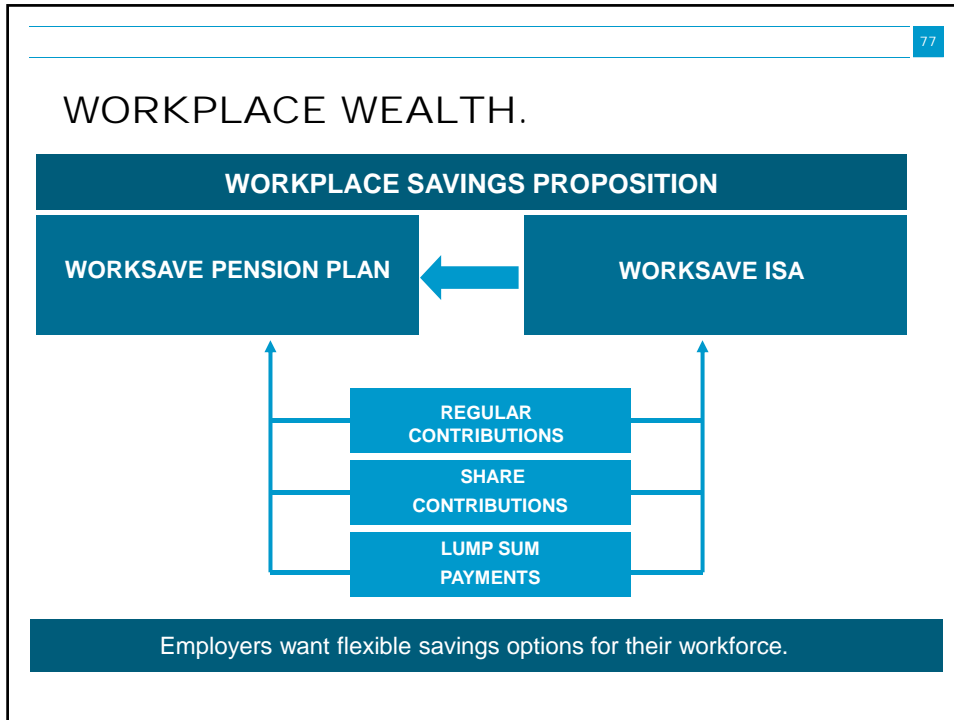
[FIND OUT MORE](#)



HOLISTIC WORKPLACE SAVINGS.

- **Pensions simplification the key for high earners**
- **Share roll-over into SIPP/ISA prompted platform growth**
- **Anti forestalling and reduced limits changed emphasis**

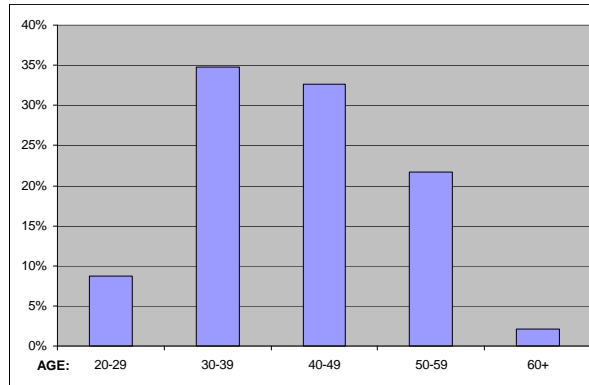
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CORPORATE ISA AGE PROFILE.

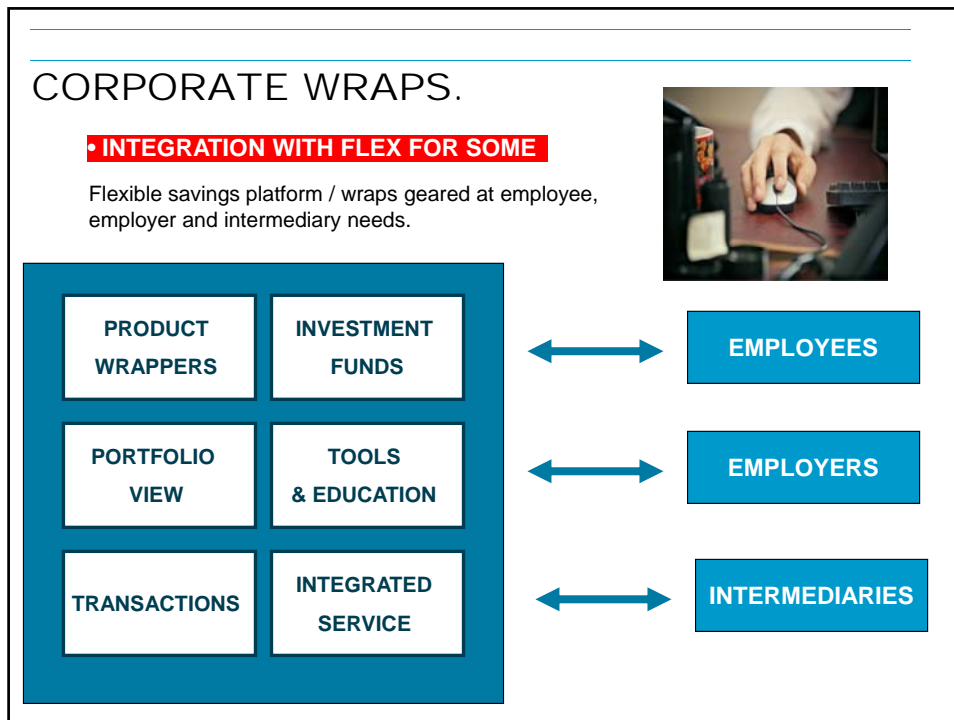


CORPORATE ISA – WHAT COULD GOVERNMENT DO?

- Tax relief
- NI relief
- Common saving limit
- More freedom to promote
- Charge capping

What should Government do?

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ACCUMULATION & DECUMMULATION.

- **As benefit crystallisation options become more complex, a greater demand for advice arises**
- **Retirement solutions increasingly being made available via “platforms”**
- **Specialist advisers target employers**
- **Providers increase advice options**
- **Significant growth market**