Financial Education Programme

WREN STERLING
WORKPLACE

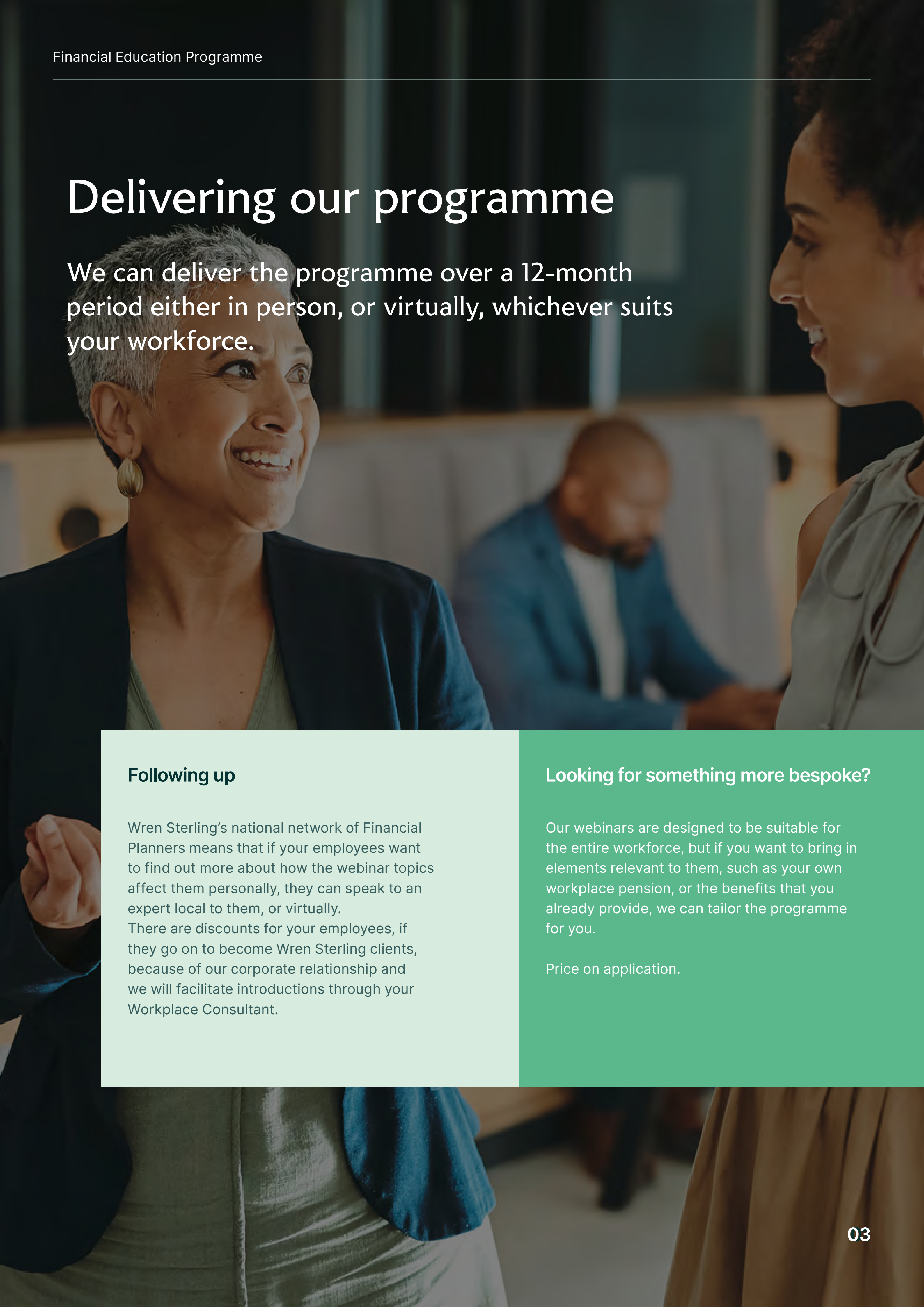
Introducing Wren Sterling's Financial Education Programme

In our experience of working with hundreds of firms across the UK, we find commonality across all of them in a couple of areas.

Firstly, their employees don't really understand their employee benefits, and secondly, they don't know who to turn to with their questions about the more complicated financial decisions that they need to make in their lives.

Our clients want to address these concerns because they know that employees who understand their benefits will value their benefits. And those who can confidently make financial decisions will be more secure and more effective at work.

Wren Sterling's Financial Education Programme is a series of presentations designed to get your employees comfortable with their benefits and ready to take positive action with their financial planning, so they feel less confused and more in control.



Delivering our programme

We can deliver the programme over a 12-month period either in person, or virtually, whichever suits your workforce.

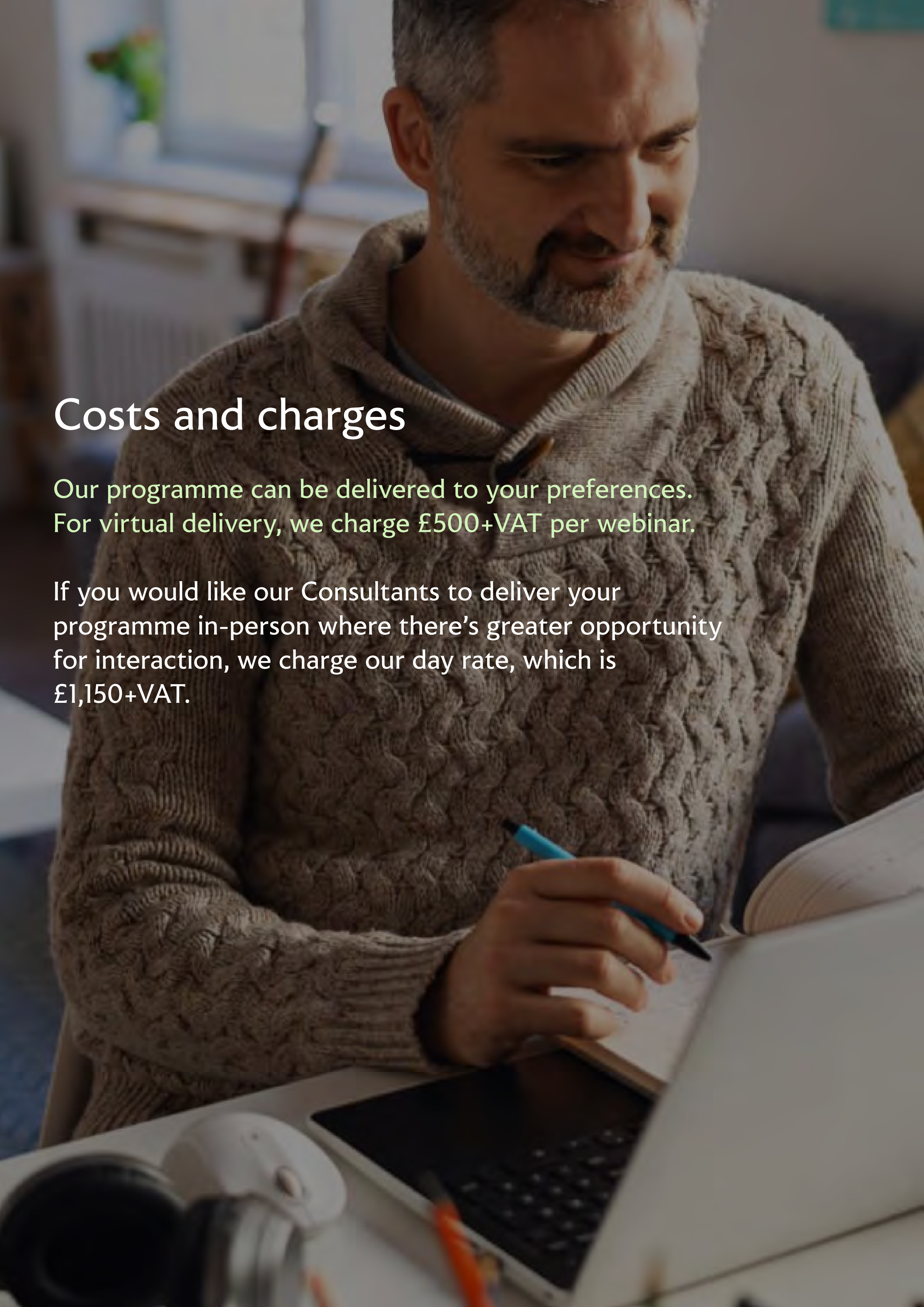
Following up

Wren Sterling's national network of Financial Planners means that if your employees want to find out more about how the webinar topics affect them personally, they can speak to an expert local to them, or virtually.
There are discounts for your employees, if they go on to become Wren Sterling clients, because of our corporate relationship and we will facilitate introductions through your Workplace Consultant.

Looking for something more bespoke?

Our webinars are designed to be suitable for the entire workforce, but if you want to bring in elements relevant to them, such as your own workplace pension, or the benefits that you already provide, we can tailor the programme for you.

Price on application.



Costs and charges

Our programme can be delivered to your preferences. For virtual delivery, we charge £500+VAT per webinar.

If you would like our Consultants to deliver your programme in-person where there's greater opportunity for interaction, we charge our day rate, which is £1,150+VAT.

Our Programme

We've created eight presentations that are ready to go.

Topic	Content	Duration
Be Retire Ready	• The importance of saving for retirement • The state pension • How much to save for retirement • Maximising contributions • Pension related tax allowances • Cashflow forecasting • Retirement options • Mental Health in retirement	45-60 mins
How to use your pension to pay less tax	• Pension contributions and tax • Your tax allowances • How to reduce your income tax bill by utilising your pension • Are you owed money? How to reclaim tax?	30 mins
Midlife MOT	• Are you on track for retirement? • Pension and Lifetime Savings Association • How much do you need to save for retirement? • Cashflow Forecasting • Do you have a plan?	45-60 mins
Pension Consolidation	• Have you got more than one pension? • Why consolidate? • Things to consider • Finding old pensions • How to consolidate your pensions	30 mins
Pension Education & Awareness	• Retirement journey considerations • Your workplace pension • The default investment strategy • Salary exchange (if applicable) • Online services & tools • Pension housekeeping	45-60 mins
Pensions: Did you know?	• Pension housekeeping • Understanding the state pension • Retirement calculator • Online services & tools • Fund overview • Pension essentials • Your workplace pension • Wills & Power of Attorney	45 mins
Risk vs Reward	• What is risk? • Understanding your attitude to risk and how this can differ across your financial planning needs and objectives • What is capacity for loss? • Understanding the components of an investment fund • Understanding your scheme's default investment strategy and determining if it is right for you • Unlocking opportunities through investment	45-60 mins
Wills & Power of Attorney	• What is a Will and why is it important to have one? • How do you obtain a Will? • What is Power of Attorney? • What happens if I don't put a Will or Power of Attorney in place?	30 mins

Logistics

Pre-event communications

We will draft wording to promote the event and summarise the areas being covered and confirm dates and times, plus the relevant link for employees to register for the event.

With virtual events we are able to monitor registrations and issue further communications closer to the event itself to help drive engagement and increase registrations, if necessary.

Feedback

Following the event, we issue a feedback form that measures the effectiveness of the presentations and whether there are any particular points of interest that inform follow-up activity or future sessions. The forms also capture whether attendees have follow up requirements, or if they would be interested in speaking directly with an adviser, at which point we would facilitate and arrange a one-to-one meeting with an appropriate adviser according to that individual's interests and needs.

Private Client

Supporting and complementing the communications strategy is the Private Client independent financial advice side of Wren Sterling. We can use adviser/s either on site or remote, or a blend of both depending on what is most appropriate for your workforce, for individual 1-2-1 meetings where they can discuss their workplace pension and their wider financial planning needs.

These can be run on a set regular schedule, possibly alongside other presentations, for example having a specified day every quarter with an adviser is in your office and available for anyone to book an appointment in advance but also be available for ad hoc conversations outside of the pre-organised meetings.

Much like with the presentations, we would draft communications to promote the opportunity and assess take up rate, which may dictate the logistics required.

MI

By combining the data from the feedback form, in person conversations, registration and attendance, we review and report back on any identified trends or discussion points. This helps direct the communication strategy to ensure its continued relevance and benefit to your employees.

Virtual Events

If we use Teams Webinar, employees will receive the link in a communication which takes them to a web page detailing the date and time for the presentation and a refresher on the content. From here the employee enters their name and email address at which point a Teams Invite is sent to them which works just like a normal invite, and they can put it into their Outlook calendar with a reminder.

During the meeting attendees will initially be muted for ease of preventing background noise. However, they will be able to unmute at any time if they wish to ask questions. Alternatively, they can use the chat or Q&A functions and a moderator from Wren Sterling can ask the questions on the individual's behalf.

What our clients say

An excellent team, which gives us invaluable support in our HR work

"Sarah Herd and her team of professionals have been working with our HR department for several years. Their support is highly valuable to us, not only in terms of the expertise and services they provide, but also in terms of their responsiveness, availability and excellent sense of service. Wren Sterling, through this team, greatly facilitates the management of our various benefits and schemes and we are very pleased to be building a long-term relationship with them."

Carole Csorgei, FIA

Perfect service

"Wren Sterling have been absolutely amazing, the service is quick and very helpful. Very easy to get hold off and would recommend to everyone."

Aimy Nair, OpenView Group

4.7/5

Rated Excellent

feefo

Find more reviews at feefo.com

WREN STERLING
WORKPLACE

0115 908 2500
contactus@wrensterling.com

wrensterling.com