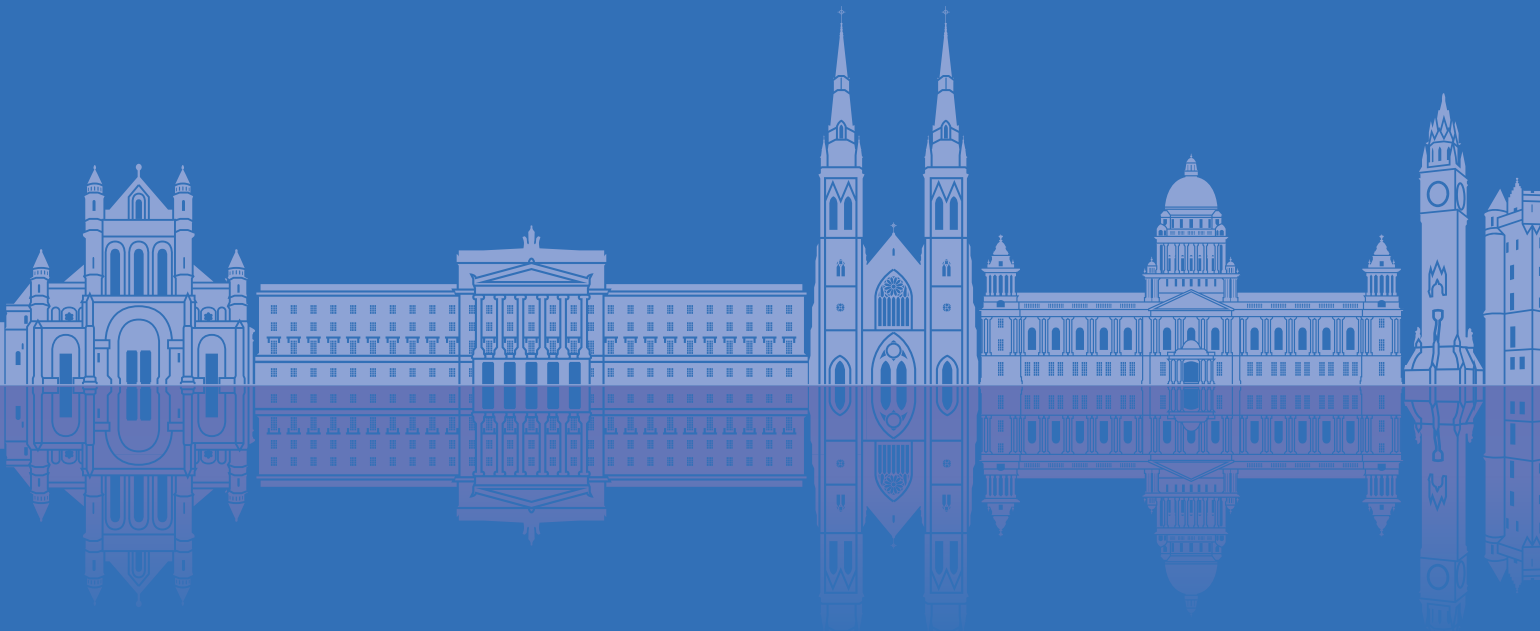


# Doherty

Pension & Investment Consultancy Ltd



## Corporate Services



# Workforce Wellbeing

Protecting employees' health and wellbeing is crucial to helping them realise their abilities, and cope with the stresses of life. At Doherty Pension & Investment Consultancy Ltd. (Doherty PIC) our aim is to help you promote a positive physical and mental health environment within the workplace, enabling your employees to thrive. By empowering your employees to be the best version of themselves, your business and your employees can face the future with confidence.



# Attracting, retaining and developing the right people for your business

High quality employee benefit arrangements are becoming as important when attracting skilled staff, as a competitive salary and bonus structure. In addition, employers have a duty of care to employees to take all reasonable steps to maintain, not just their health and safety, but also their wellbeing; physically, mentally and financially.



# Review of existing benefits

Doherty PIC can review your existing employee benefit arrangements to ensure they continue to meet your requirements.

Reviewing your employee benefits allows you to maintain a competitive edge, reduce absenteeism, support engagement with employees and above all helps improve employer 'value spend'. We believe that access to independent advice and guidance, for both the employer and its employees is vital.



# Group Life Assurance

Group Life Assurance pays a tax-free lump sum to an employee's dependants in the event of their death while in your service. This is a very cost-effective benefit which is highly regarded by employees of all ages as purchasing individual cover can be expensive.

Free Cover Limits mean that individual medical underwriting is not normally required, therefore employees would not need to complete health declarations.

# Workplace Pensions

Widespread pension reform over the last number of years has impacted all employers. Doherty PIC can advise on new and existing schemes, and either implement a new qualifying workplace pension scheme, or recommend improvements to an existing scheme, such as salary exchange. We will ensure that, not only do you meet the government's requirements, but that you also maximise the flexibility and choices for your employees. We can also

assist with the on-going running of your scheme.

Salary exchange can offer substantial savings for both you and/or your employees, via reduced National Insurance contributions.

Doherty PIC can also provide bespoke investment portfolios for individual scheme members, along with retirement counselling and the full range of financial planning for your employees.

# Group Income Protection

Group Income Protection pays a percentage of an employee's salary in the event of their absence due to accident or illness. Their pension contributions and National Insurance contributions can also be covered. These payments continue until the

ceasing age of the scheme or until the employee returns to work, if earlier. We can tailor the scheme around your existing sick pay arrangements (with the appropriate deferred period), with free cover limits and also rehabilitation services.







## Group Critical Illness

Group Critical Illness pays out a tax-free lump sum payment to an employee if they are diagnosed with, and survive, one of a wide range of specified critical illnesses, with Free Cover limits and rehabilitation services available.

## Group Private Medical Insurance

Group Private Medical Insurance provides access to private medical treatment for your employees, therefore avoiding potentially long waiting lists,

leading to shorter workplace absenteeism. We can tailor the scheme and the level of cover provided to meet your objectives and budget.

# Financial Wellbeing

The coronavirus pandemic has had an effect on many employees' personal finances that is likely to last into the medium and even long term. Financial worries are a significant cause of workplace stress and employers may need to reconsider the focus of an existing financial wellbeing strategy or introduce a new strategy to support the workforce. Now is the perfect time to start showing your support for your employees by putting their health and wellbeing first.

## **So how can you create an effective financial wellbeing strategy?**

Using our extensive panel of providers, we will help you build for the future in tandem with your employees. For example, we can help you develop your strategy by:

- Employee benefits (provided through salary sacrifice schemes) are beneficial in supporting employees with their financial wellbeing. Benefits such as pension contributions, allow employees to save money while receiving great employee benefits. Salary Exchange / Sacrifice can further improve pension contributions.
- Encourage your employees to have conversations about their financial wellbeing. This can be completed through benefits such as Employee Assistance Programmes which

are designed to give employees emotional support. When your employees know that there is someone they can speak to about their financial wellbeing, they feel supported within the workplace. Employee Assistance Programmes are often provided as an additional free 'add on' to Group Death in Service schemes.

- Regardless of your employees' individual situations, they are likely to be saving for the future. We can arrange one to one sessions with our team of advisors in order to review their financial needs and plan for the future.
- We can also assist with improving your employees' financial knowledge, educating them in how to manage their money throughout every life stage. We can provide your employees with a range of tools to develop their financial knowledge.



A blue rectangular sign with white text is mounted on a brick wall. The word 'Doherty' is written in a large, elegant serif font. Below it, in a smaller, sans-serif font, are the words 'Pension & Investment Consultancy Ltd'.

# Doherty

Pension & Investment  
Consultancy Ltd

## Next Steps

As fully regulated and independent financial advisers, Doherty PIC:-

- Can advise on financial products from the whole market, allowing us to give you the very best advice and solutions specifically tailored for your organisation.
- Work with all manner of corporate clients ranging from sole traders to FTSE 100 companies.
- Have specialist knowledge and experience in providing bespoke financial solutions.

### FOR FURTHER INFORMATION PLEASE CONTACT:

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### RISK WARNINGS

The value of investments can fall as well as rise. You may not get back what you invest. A pension is a long-term investment. The fund value may fluctuate and can go down. Your eventual income may depend on the size of the fund at retirement, future interest rates and tax legislation.



# Doherty

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The Financial Conduct Authority does not regulate Tax Advice or Estate Planning.*