CONTINUUM

YOUR FINANCIAL FUTURE MADE REAL

WORKPLACE SOLUTIONS (INCLUDING AUTO ENROLMENT)

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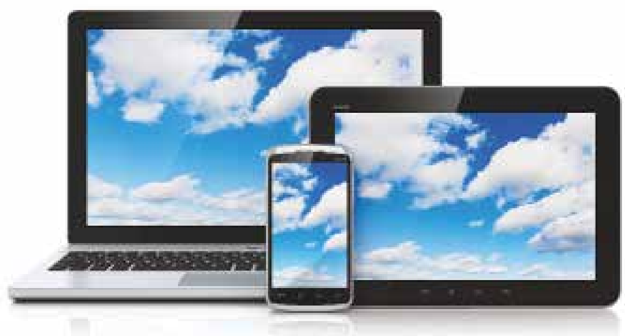
Our Mission:

To bring to our clients
a lifetime financial
planning experience,
where the advice is
uncomplicated, clear
and at all times meaningful.



Professional Adviser awards 2017

WINNER
BEST CLIENT ENGAGEMENT AWARD

A COMPREHENSIVE SOLUTION

The world of finance is rarely straightforward. For businesses it can be especially complex.

As a business owner you need to consider not only your own financial position but also that of your employees. Changes in legislation and changes in market conditions can have a big effect on you, your business, and your employees.

Dealing with these issues can become a real distraction from the important work of running your business. It doesn't have to be.

- What if you could offload these responsibilities?
- What if there was someone you could trust to do it for you and do it right?
- What if there was a single solution to your business financial and legal requirements?

There is. We call it Workplace Solutions.

Workplace Solutions offers you a choice of services and we tailor them just for you. Our proposition addresses five key areas of your business:

Workplace Protection
A specialist financial adviser will look at your business and create a plan that enables you to protect yourself, your people, and your profitability.

Workplace Pensions
A workplace pension professional, supported by our online auto-enrolment solution, will explain your duties as an employer, what you have to do, when you have to do it, and how this effects your business today and in the future.

Workplace Benefits
A tailored savings and reward scheme for you and your employees.

Workplace Education
Designed to improve your employees' financial awareness, our informative education programme deals with today's financial topics in a non-intrusive way.

Workplace Advice
The bedrock of financial planning, our complete financial advice offering caters for a lifetime of financial planning needs.

WORKPLACE PROTECTION

When the British Chamber of Commerce recently commissioned a survey within its membership of small and medium-sized businesses about levels of business protection, the **results were startling**: one in two businesses had no formal agreement in place or any inkling of what would happen to their business if the business owner died or became sick.

Losing key people in your business can be disastrous. Profits can collapse. Loans can be called in at short notice. The very future of your business can be threatened. It doesn't have to be this way if you protect the people on whom your business depends.

PROTECT YOURSELF

Do you understand the impact on your business, its profits, and its future if you're not there?

PROTECT YOUR KEY PEOPLE

Many businesses rely on a few key people for a disproportionate chunk of their profits. Who are your key people? Losing one of them can seriously damage your business.

PROTECT YOUR SHAREHOLDERS OR PARTNERS

Do you know what will happen to your business if one of your shareholders or partners dies or becomes seriously ill? The chances are that the shares in the business will pass to the beneficiaries. This may not be good for the business.

- The recipients may have no interest in the business.
- You may lose control of the business.
- To get control back you will need to buy back the shares.

Will you have the money to do this?

PROTECTING YOUR PROFITS

Businesses generate more turnover and make more profit when all parts of the business are performing well. Protecting your premises, equipment, liabilities and above all your key people will ensure you continue to trade profitably with no unnecessary risks to your business.

Compelling Figures

The affect on businesses without Key Person Protection:

63% OF SOLE TRADERS WOULD CEASE TO TRADE IMMEDIATELY.*

46% OF NEW BUSINESSES WOULD CEASE TO TRADE IMMEDIATELY.*

MORE THAN 1/2 OF BUSINESSES HAVE LEFT NO INSTRUCTIONS IN A WILL OR ANY SPECIAL ARRANGEMENTS REGARDING SHARES.*

40% OF BUSINESSES WOULD CEASE TRADING IN UNDER A YEAR.*

Death and sickness can cripple your business. We believe it's just as important to protect your business as it is to protect your family. Do this and you can focus on growing your business knowing that your plans won't be derailed by an unforeseen loss of a key person.

*British Chambers of Commerce Business Protection Survey Business Health-checks.

WORKPLACE PENSIONS

We're all living longer. We're retired for longer. We receive our pensions for longer. Imagine the strain this puts on the UK state pension, a pension originally designed for 1940s life expectancy levels.

As a result, this continues to force change to this resource.

To take some of the strain off the state pension, **responsibility has shifted to employers** who must now provide workplace pension schemes that meet a minimum standard, and automatically enrol their employees.

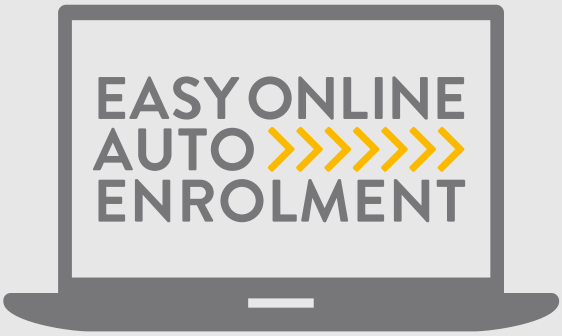
The concept is a straightforward one; the process to make it happen is less straightforward, especially for smaller business with no in-house pensions or HR function.

The process you need to go through to ensure you comply with your auto-enrolment obligations can consume valuable time, create frustration, and distract you from the important work of running your business. But if you get it wrong and miss your deadlines the consequences are serious, with some hefty fines involved.

YOU NEED TO PREPARE AND YOU NEED TO PREPARE EARLY.

12M THE NUMBER OF PEOPLE FAILING TO SAVE ENOUGH FOR THEIR RETIREMENT.

We can be your virtual HR department .



Our online auto-enrolment solution is easy to understand and simple to use.

We developed it with small and medium-sized employers in mind. You don't have to make any complicated decisions. You don't need to become a pensions expert. You don't need to buy any expensive payroll software upgrades. What you do need to do is maintain your payroll (something you have to do anyway) and pay your pension contributions on time. We do the rest.

Heres how it works

- At each payroll period your payroll manager submits payroll data online, either your standard payroll report or by entering the data manually.
- We send you a report that you use to confirm any changes to your payroll such as leavers, joiners, changes to contributions, or changes to personal information.
- We calculate the pension contributions you need to make.
- We collect your pension contributions by direct debit.

There are few situations that our online system can't cater for. Examples include where you are within eight weeks of your staging date (the date when you must begin enrolling your employees), you want to use an existing pension, or you want to treat different groups of employees differently.

If our online system does not work for you, one of our workplace pensions specialists will help you comply with your auto-enrolment duties so that you don't fall foul of any rules.

WORKPLACE BENEFITS

In a recent cross industry report Financial Well-being: The Last Taboo in the Workplace? It was found that almost one in two employees worry about their finances. One in five actually lose sleep worrying about money. Employees don't leave these worries at home; they bring them to work.

This can have a damaging effect – distracted, disengaged, demotivated employees hit your bottom line through lost productivity.

In recent years we have experienced a time of low pay increase or even pay freezes. This has been an economic necessity to ensure businesses survived the recessions.

If you can't increase your employees' headline pay why not help the pay they do receive go further?

We can design a programme that costs you nothing, creates virtually no administration, and saves money for you and your employees. Workplace Benefits offers discounts to holidays, flights, fashion, toys, utilities, sports, electrical goods, and many more goods and services from household names.

The benefits are many, varied, and proven – research shows that employees save on average £1000 a year. And the benefit to you? Workplace Benefits helps you continue to build trust and loyalty among your employees.

46% OF EMPLOYEES WORRY ABOUT THEIR FINANCES. *

38% OF EMPLOYEES SAID THAT THEY WOULD MOVE TO A COMPANY WHICH PUT FINANCIAL WELL-BEING AS A PRIORITY.*

80% OF EMPLOYEES ARE NOT SATISFIED WITH THE EFFORTS OF THEIR EMPLOYER WHEN IT COMES TO MANAGING THEIR FINANCES.*

At Continuum we can help you navigate the increasingly complex and regulated world of employee benefits, at the same time building trust and loyalty among your employees.

*Barclays Bank Financial Wellbeing in the workplace May 2014.

WORKPLACE EDUCATION

Everyone is different, with different financial priorities; we understand this. Whether someone is looking to buy a home, buy a car, pay off student debts, protect a family, plan for retirement, create wealth, reduce tax, or plan their estate, they will have different requirements.

We believe the modern financial advice business has a responsibility to help educate clients so they become well-informed about financial matters. We also believe that financial advice should be available to everyone and that they should not feel intimidated or put off by the process.

Using our combined experience of working with clients, we have found that the more informed our clients are about investing, saving, borrowing or protecting what matters to them most, the happier they feel about their money and the service.

Although we believe it, not everyone does it. We do.

We do it by publishing regular, informative, helpful and non-intrusive articles that are topical and relevant to you, your business and your employees.

Our award nominated Client Education Programme is central to this and is delivered in a manner that is designed around their needs in an informative, relevant and accessible manner.

If this highlights a need for more in-depth advice then our hand-picked, UK-wide, professional advisers are ready to help.

Professional Adviser awards 2017 WINNER
Best Client Engagement Award

THE INTERNATIONAL CONTENT MARKETING AWARDS 2015 WINNER

bba ifs FINANCIAL INNOVATION AWARDS
Finalists For *
Innovation in Marketing and Communications

* 2015 bbs/Ifs Financial innovation awards.

PLANNING YOUR RETIREMENT AND MAINTAINING YOUR RETIREMENT

INFORMATIVE

ENGAGING

SAVING FOR THE FUTURE

ACCESSIBLE

INVESTING YOUR WEALTH

Award winning Client Education Programme

BUYING YOUR HOME

PROTECTING YOUR FAMILY & YOUR LIFESTYLE

PLANNING YOUR ESTATE

TOPICAL

PROTECTING YOUR BUSINESS & YOUR EMPLOYEES

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WORKPLACE ADVICE

In business you need to protect your interests and your partners' or shareholders' interests. At the same time you must look after your employees and meet your obligations as an employer. This is no small task.

Our qualified financial advisers will work with you at both a personal and business level to design the solutions you need to meet your obligations.

They are also on hand to help and inform your employees through our on-site/off-site workplace programme that can include:

- Workshops
- Informative seminar/presentations
- On-site Advice Clinics
- Individual consultations (Off-site)

Our Advisers can implement employee assistance, where applicable, that will enhance their knowledge from a financial perspective and help to remove the distraction of financial issues from your workplace.

To find out more about Continuum Workplace Solutions and how we can make a difference to your business call 0345 643 0770 or email workplace@mycontinuum.co.uk.

WHY CONTINUUM?

Continuum has been created by some of the most experienced people in the industry to deliver a modern financial planning experience.

What's more, our chosen Network – CAERUS Financial Limited – is one of the largest financial advice networks in the UK, run by some of the most respected names in financial services. Our link with CAERUS gives us the governance, financial backing and investment capability we need to make our vision a reality.

Continuum is a partnership of like-minded Independent Financial Advisers sharing a common passion, approach and commitment to practicing true financial planning.

Our advisers have access to the latest technology to research the market to find the best products to suit your needs. Using technology means our advisers can spend more time working on the needs of clients.

We place clients at the centre of everything we do and aim to provide exceptional service at all times. We provide online tools to our clients who can view all their financial affairs, securely, in one place.

When you choose Continuum as your financial advice partner you enter into a business relationship with an adviser, not a business transaction with a sales person. Our advice proposition is one of simplicity and clarity, delivered by a trusted and professional adviser.

Welcome to **clarity, commitment** and a **brighter financial future.**

Please contact Continuum today for our Workplace Solutions and speak to one of our qualified advisers:

call us on:

0345 643 0770

or send us an email at:

workplace@mycontinuum.co.uk

or visit our website:

www.mycontinuum.co.uk

Source of information: British Chambers of Commerce Business Protection Survey Business Health-checks / Barclays Bank Financial Well being in the workplace May 2014 Auto Enrolment / Moneywise.co.uk / The pensions Regulator / Creative Auto Enrolment Corp perks / Barclays Bank Financial Well being in the workplace May 2014 Financial Education / www.thisismoney.co.uk/money/pensions/article-2691504/Lack-knowledge-undermining-pension-freedom-reforms.html#ixzz3cTLbMUcP

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