



Employee Direct

Helping you meet your saving goals

Through our Workplace ISA

NOV 2025



Important information



This presentation is **designed for general education** purposes on the subjects covered. Please remember the presenter is unable to give any financial advice, if you need financial advice visit unbiased.co.uk where you can find a list of financial advisers. Please note advisers may charge for their service.



This **presentation is based on the 2025/2026 tax year** and is subject to change with HMRC's rules and regulations.



The **law, tax rates and any allowances may change in the future**. These changes could affect the value of your savings and how much you can pay in. How tax works for you will depend on your individual circumstances.



Investments will be covered in this presentation however please bear in mind that **your investments may go down as well as up and the return on your investments are not guaranteed**.

Discover Legal &
General's financial
wellbeing hub



Agenda

- 01.** What is an ISA?
- 02.** What is the L&G Workplace ISA?
- 03.** How can the Workplace ISA help my saving goals?
- 04.** Why have a pension and an ISA?
- 05.** Investing made easy
- 06.** How much should I save?
- 07.** Fees and benefits
- 08.** How do I get started?

What is an ISA?

An ISA, or **Individual Savings Account**, is a tax efficient way to invest your money for the future.

The basics of an ISA

- ✓ Each tax year you will have a new ISA allowance
- ✓ You can save into one ISA or split the allowance across multiple ISA accounts
- ✓ Any money your ISA makes is tax-free
- ✓ You cannot carry over your ISA allowance

What type of ISA exist?

1. Cash ISA
- 2. Stocks & Shares ISA**
3. Lifetime ISA
4. Junior ISA
5. Innovative Finance ISA



The value of your investment will go up and down. It isn't guaranteed, so you may get back less than you put in. Tax rules may change in the future and the tax advantages of an ISA will depend on your individual circumstances. Our Stocks and Shares ISA is designed as a medium to long term investment option.

Unbiased.co.uk



What is the L&G Workplace ISA?

Your L&G Workplace ISA is a **Stocks & Shares ISA**.



Your Workplace ISA with Legal & General is a **Stocks & Shares ISA** offering a choice of investment funds.

These funds invest in a selection of different asset classes such as shares and bonds.

You can save or invest up to £20,000 (your ISA allowance) each tax year and you don't pay any tax on the income or capital gains.

You can have the Workplace ISA even if you already have your own personal ISA!

Remember you can hold multiple Stocks & Shares ISAs across different providers, provided you do not contribute over the annual allowance across both Cash ISA and Stocks & Shares ISA of £20,000 per person per tax year.



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How can the Workplace ISA help my saving goals?



Source: UK Savings Statistics 2024 - Saving Facts and Stats Report, www.money.co.uk

34%

or around a third of adults have less than £1,000 in savings.

Why have an ISA and a pension?

Ideally savings should cover short, medium and long-term needs.

Typical savers will cover their:

Shorter Term Needs

Deposit Accounts
(such as banks/building societies)

Medium Term Needs (5yrs+)

Workplace ISA

Longer Term Needs

Pension Plans

Our Workplace ISA seeks to fill the gap that often exists for medium term saving goals

Why should I save?

Build your
Financial
Resilience

Investing made easy

Investing doesn't have to be complicated, and you don't need a big bank balance to get started. We're here to help make investing simple, with our easy to choose fund range.



Every month can be save day. L&G will collect your ISA payments from your direct debit or debit card



You can start saving from as little as £20 per month or with a lump sum of £100



You can invest in one of our 'guided' fund options or choose from our range of self-select funds

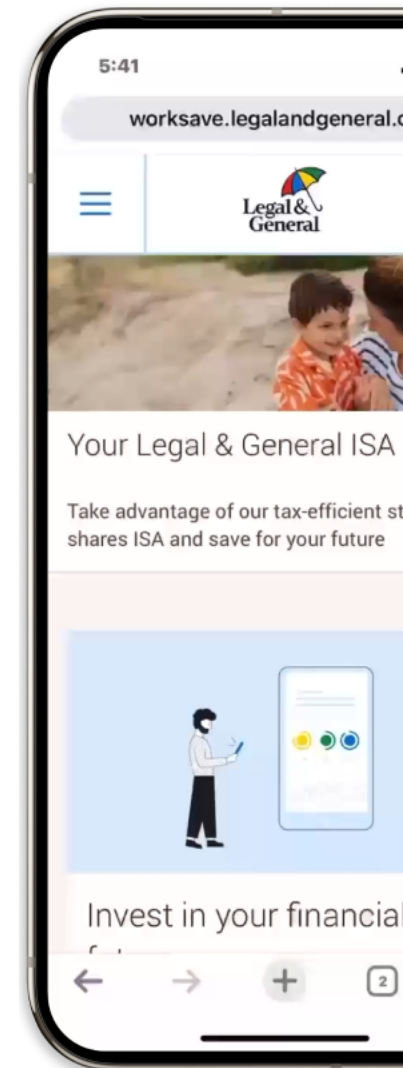


Payments can be stopped / started / added to at any time.



This is your ISA, through your own bank account, so you can keep paying into it if you leave your employer.

Open video 



How much should I save?

Saving for a rainy day is important. How much you save is a very individual decision, but the earlier you start the more you will save over time. This isn't guaranteed, and you could get back less than you put in.



Start with as much as you can afford to help you build up slowly.



Investing does come with some risk, but you have the potential to earn more than a cash savings account.



As confidence grows you can increase the amount you save.



Think long-term. You can get hold of your money if you need it but it's better to stay invested for at least five years to help manage your risk.

Fees

Your account comes with two sets of charges; one, for the fund you invest in (known as the fund charge), and two, for the ISA service we provide (known as the service charge).

Service charge

We charge a fee of 0.15% of your fund value for our service. This is discounted by 40% from our standard rate. The charge includes the management and administrative costs for running your ISA and account.

Fund charge

The fund manager charges for the funds separately. The fund charge will depend on the fund in which you are invested.

Example

Simple choice fund range

<p>0.31%</p> <p>Fund charge</p>	+	<p>0.15%</p> <p>Service charge</p>	=	<p>0.46% (or 46p per £100 invested)</p> <p>Total charge*</p>
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Self-select fund example – L&G UKI

<p>0.10%</p> <p>Fund charge</p>	+	<p>0.15%</p> <p>Service charge</p>	=	<p>0.25% (or 25p per £100 invested)</p> <p>Total charge*</p>
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*0.15% versus our standard platform fee of 0.25%. This promotional discount could be discontinued in the future and no longer offered to new savers. Any existing employees who have taken advantage of the offer would have their discounted platform fees honoured, although fund charges may still be changed in line with terms and conditions. Total charge excludes a fund's transactional costs, which are incurred by fund managers when buying and selling assets in the underlying fund such as brokerage and taxes. For illustrative purposes only. The value of investments and any income from them may fall as well as rise, are not guaranteed and investors may get back less than they invest.

Benefits

Taking out a Workplace ISA with your employer comes with the following benefits:



It's competitive

Giving you access to simple funds with a 40% discounted on our service charge



It's convenient

- With a fully digital journey and 3-minute application
- Make payments via debit card or set-up a direct debit



Your accounts in one place

You have can view your ISA and L&G pension all in one place through MyAccount or in the L&G App!



Trusted provider

Same provider that you use to manage your L&G pension

How do I get started?

Saving more for the future can be as easy as setting up a monthly gym membership.



Applying is easy

- ✓ Simply go online through your employers' reward pages
- ✓ Choose the investment that's right for you
- ✓ Complete the 3-minute application
- ✓ Leave the rest to us!



Your online account

- ✓ After you've signed up you can check your investment progress online/in the App
- ✓ You can make a one-off payment or save more
- ✓ Top up via direct debit or debit card
- ✓ Pause or change amounts
- ✓ Make withdrawals at any time

Thank you. Any questions?

Legal & General helpline

0345 070 8686

Open 8.30am to 7pm Monday to Friday. Call charges will vary. We may record and monitor calls.

Website

[legalandgeneral.com](https://www.legalandgeneral.com)





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Disclaimer and important legal notice

Key Risks

The value of your investment and any income from it may fall as well as rise and is not guaranteed. You may get back less than you invest. Our Stocks and Shares ISA is designed as a medium to long term investment option.

Important information

Please note we are not giving advice by providing this information.

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