



thomascarroll
INDEPENDENT FINANCIAL ADVISERS LTD

Employee Benefits

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The most valuable benefit any employer can bring to their employees is the means to ensure financial security – now and in the future

Employee Benefits

▶ In today's competitive world, when it's more important than ever to attract and reward the best people, employee benefits are an increasingly popular tool for providing extra financial security for your employees.

We believe the most valuable benefit any employer can bring to their employees is the means to ensure financial security, now and in the future.

The employee benefit packages delivered by Thomas Carroll Independent Financial Advisers can help your organisation to improve employee recruitment and retention, achieve higher levels of engagement and increase loyalty, which will ultimately boost profits.



Louise Eedy
Director

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We would have no hesitation recommending Thomas Carroll for their knowledge and expertise when setting up or reviewing pensions and employee benefit arrangements. They have always provided a prompt, efficient and relevant service.

Alan Virgo
Brickability Limited

Thomas Carroll Independent Financial Advisers

Whether you want to introduce an employee benefits package, or simply refresh your existing offering to your people, we are here to help.

Our award-winning* team of leading experts will provide you with the highest standard of advice and a wide range of attractive solutions, from a simple cash plan to complex pension solutions, including self-investment.

We offer a personally tailored approach and we are proud to have built strong and long-lasting relationships during more than 40 years in business.

Moving even closer to our clients, in recent years we have opened new offices in Swansea, Haverfordwest and Hereford, in addition to our headquarters near Cardiff. The result is an impressive network of Thomas Carroll expertise which you an access in your own locality.



*Bankhall Awards 2014



Left to Right
Stephen Francis, Louise Eedy,
Mark Eedy, Peter White

Thomas Carroll Independent Financial Advisers

CHARTERED STATUS

The Charter is seen as a kitemark for trust and quality, which ensures you receive the highest standard of advice available.

OUR INDEPENDENCE

Our independence allows us to select the most appropriate products, from the entire range available on the market, to exactly suit the needs of your organisation. You can rest assured that our advice is objective, impartial and we always have your best interests at heart.



Thomas Carroll Independent Financial Advisers

A TAILORED APPROACH

Many of our clients are pleasantly surprised by the range of financial benefits they can offer to their employees at very little additional cost.

Our experienced employee benefits team will work closely with you to develop the most effective benefits programme, tailored to your needs and within your budget. This will provide the best benefits solution for employer and employees alike.

Our ongoing reviews and consultation will ensure that the benefits you provide continue to be effective in helping you to achieving your goals of recruiting and retaining the best people.

COMMUNICATING WITH EMPLOYEES

It is important that your employees are engaged and understand the value of the benefits you can offer them throughout their careers.

We use a variety of communication methods, including presentations, one-to-one meetings, brochures and online media to educate and guide your employees so that they can make the most of the benefits available to them.



Our Services

Pension And Auto Enrolment Services

Our bespoke service is designed to help you navigate your way through the latest Pensions Reform legislation (Pensions Act 2008), specifically auto enrolment.

Information and sound planning are key to avoiding regulatory penalties. We can help businesses that have already enrolled as well as those who have not yet reached staging date.

The advice we offer includes:

- Confirmation of your staging date
- Analysis of your workforce
- Scheme review and design
- Scheme governance
- Employee communications and advice

Other types of pension scheme will continue to run, despite the introduction of auto enrolment, particularly those for management and executive employees. We have specific expertise around more complex schemes.

We can offer a full financial planning service to your employees, including analysis of their attitude to investment risk, personal investment fund recommendations and analysis of their overall retirement position, including pension shortfall calculations.

As your employees reach retirement we can offer individual consultation or workshops.

Our Services

Death In Service Schemes

A death in service, or group life assurance scheme, can provide a tax-free lump sum and pension to an employee's family if the employee should die in service.

We can design a bespoke scheme that costs a very low percentage of your total payroll. Cover can usually be provided without any medical underwriting and premiums are deductible as a business expense.

We can also design schemes around relevant life plans to provide a similar benefit to smaller companies or to individuals who have built up significant pension benefits and have any form of lifetime allowance protection.

Group Income Protection

Long term sickness can impact on business productivity and performance. In this situation, a group income protection scheme can help both employers and employees. It provides a financial resource to guarantee an income to employees who are unable to work as a result of illness or injury.

We have experience in designing schemes that strike a balance between providing absent employees with financial support and maintaining an incentive to return to work. This can also include counselling and support services.



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Our Services

Group Private Medical Insurance

With legislation increasingly requiring employers to demonstrate a duty of care to their employees, it has never been more important to look after the health and well-being of staff and minimise absenteeism.

There are a wide variety of schemes available, with costs and benefits to suit businesses of all sizes. Our expertise in this market will allow us to quickly identify a scheme that gives your employees access to your chosen local private hospitals for immediate treatment.

Hospital Cash Plans

Cash plans provide cover towards the costs associated with routine health care such as eye care, dental treatment, physiotherapy and private diagnostic consultations. Employees also have access to health and well-being services to complement these cash benefits.

A low-cost alternative to private medical insurance, these schemes can also provide access to private treatment for a range of common surgical procedures, such as hip replacement and hernia operations.

Our Services

Flexible Benefits

Suitable for larger employers, a flexible benefits scheme is a formalised way of allowing employees to choose how their benefits package is made up. They can select from a range of benefits offered by the employer, or opt to take cash.

Benefits can include a cycle-to-work scheme, total rewards statements, employee savings, childcare vouchers, luncheon vouchers, career break vouchers, expenses management, communication services and incentive schemes.

Salary Sacrifice

Salary sacrifice is popular with both employers and employees. It is a great way of providing more value to your employees, while generating financial savings for the company that can help the 'bottom line' or fund other initiatives.

Recent clarification and support from HMRC and other Government bodies means that salary sacrifice appears to be around for the long term.

The greatest savings are usually made when introducing salary sacrifice for company pension contributions, meaning it is also well worth considering as part of your auto enrolment strategy.

For You and Your Business

As a valued client, you can also enjoy access to a range of integrated services provided by Thomas Carroll Group plc:

**CORPORATE
FINANCIAL ADVICE**

**PERSONAL
FINANCIAL ADVICE**

**BUSINESS &
PROPERTY INSURANCE**

HEALTH AND SAFETY

EMPLOYMENT LAW

**HIGH VALUE
PERSONAL INSURANCE**

Contact Us

Our consultants would welcome the opportunity to meet you and discuss, without obligation the support that you need.



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