

ALTYX

FINANCIAL PLANNING

CORPORATE CLIENTS

Are you looking to set up a business or a subsidiary in the UK?

Do you want to retain the talent you employ and ensure your employee benefits are competitive?

**WE MAKE YOUR LIFE SIMPLER FOR BOTH
YOUR BUSINESS
AND PERSONAL NEEDS**

YOUR INDEPENDANT FINANCIAL CONSULTANT

Altyx Financial Planning helps UK companies and partnerships who are building out their business, and French companies and partnerships setting up subsidiaries in the UK.

All business owners need to understand the various benefits employees may expect and should investigate the protections available for their business and themselves. The individuals who provide the creativity and drive behind the business, often the directors and shareholders, are key to the long-term future of the business. The ever-changing regulatory landscape, especially in the pensions space, has significant implications for the financial health of your company.

As an independent financial adviser, Altyx can help you structure the most appropriate business protection and employee benefits package to support your long-term strategy for your business. We provide the design, implementation, ongoing administration and communication of Employee Benefits.



WE'RE HERE TO HELP IMPROVE YOUR EMPLOYEE RETENTION RATES AND BOOST YOUR EMPLOYEES' PRODUCTIVITY AND SENSE OF VALUE

OUR BUSINESS FINANCIAL ADVISORY EXPERTISE INCLUDES

- Business protection
- Employee benefits
- Workplace pensions

Our clients benefit from our international background and expertise, our independence and understanding of the international financial markets. We study your current position and future requirements in depth, identify and anticipate any risks, and give you the facts and guidance you need to achieve your business goals.

OUR APPROACH

- Tailor a bespoke employee benefit package that meets the business strategy.
- Ensure that your employees understand the real value of their employee benefits through regular communications and financial education briefings.

HOW WE CAN HELP:

- We will design a tailored solution which ensures that the benefits package meets and supports the goals of your business.
- You will receive a detailed recommendation on the type and levels of benefits required.
- We will give you full administrative support during and after the implementation.
- We will implement an adequate communication strategy to guarantee efficient understanding and appreciation by the employees.
- You will benefit from on-going, regular account management and review to ensure our service continues to support the needs of your business and its employees, irrespective of legislative, organisational or market change.



BUSINESS PROTECTION

Are you a business owner? Have you considered what happens to your firm, your partners, your assets and even your family if something happens to you?



INSURING YOURSELF AS A BUSINESS OWNER

There are tax-efficient ways to protect your family and yourself against adverse life events as a business owner.

Identifying the right solution will depend on the structure of your business and your own personal requirements.

SHAREHOLDER PROTECTION

Shareholders could set up some shareholder protection insurance to complement a cross option agreement.

This will give the surviving shareholder the option to buy the deceased business owner's share of the business.

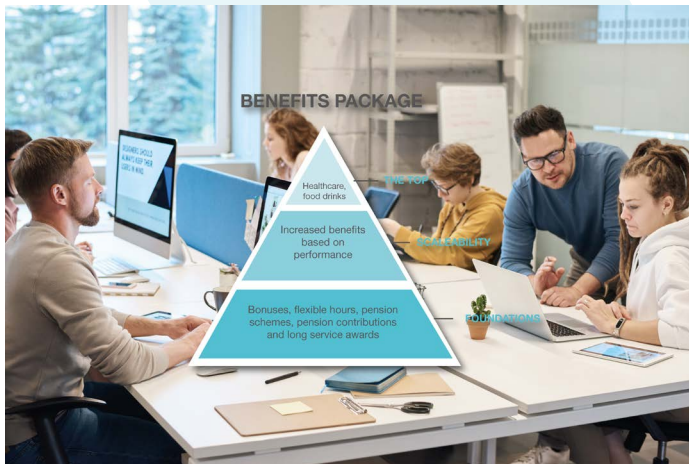
KEY PERSON PROTECTION

Any company or partnership will have individuals who are crucial to their business. People whose skills, experience or expertise make them difficult to replace.

The death or serious illness of these key members of staff can have a significant effect on the financial position of the business and may result in reduced sales, loss of profit/turnover, or the disruption of development plans.

**THE RIGHT KEY PERSON PROTECTION
ALLOWS YOU TO PROTECT YOUR BUSINESS
FROM THE FINANCIAL FALLOUT.**

EMPLOYEE BENEFITS



At Altyx we believe that it is important to provide your employees with a strong understanding of the benefits you offer, so we can also deliver employee presentations directly to your people.

PRIVATE MEDICAL INSURANCE

Private medical insurance helps you to look after your employees when they need help most. It can be an important part of a **recruitment and retention strategy**, helping to attract and keep the right people.

- It can be arranged for all staff (group cover) or for individual staff and is complementary to the services provided in the UK by the National Health Service (NHS).
- It may also be organised on an international basis for expats in the UK and for employees who regularly travel internationally on business.

GROUP LIFE COVER

Group life cover is not only cost-effective and simple to set up, it is also a **highly valued benefit** which provides a clear advantage in attracting and retaining top talent. As well as encouraging staff loyalty and demonstrating a genuine care for staff welfare.

It is often put in place to cover all employees and tends to be a multiple of an individual's salary.

GROUP CRITICAL ILLNESS COVER

The diagnosis of a serious illness, such as cancer or heart disease, is a devastating event for thousands of people every year.

When you arrange group critical illness cover, you'll enable a tax-free lump sum pay-out to employees diagnosed with a serious illness.

This will alleviate the financial impact an illness may have on your employees and give them both **emotional and financial support** in the event of a life-changing illness.

GROUP INCOME PROTECTION INSURANCE

Group income protection insurances are used to provide a replacement income if an employee is absent from work through long-term illness or injury.

As well as the **financial support**, it may also provide access to **rehabilitation services** that help employees return to work, available from the earliest stages of absence. In the main market, the products available provide between 50% and 75% of an individual's salary for a set period of time.

**WE HELP YOU MAKE THE RIGHT CHOICES AND TAILOR PLANS
TO MEET YOUR BUSINESS' NEEDS AND YOUR BUDGET.**

WORKPLACE PENSION



A workplace pension is a regulatory obligation in the UK requiring companies to automatically enrol eligible employees into a qualifying workplace pension scheme.

There are very clear guidelines, rules and timelines involved under this legislation which must include company and staff contributions. On the surface, auto-enrolment is a powerful tool which can help your employees to save for their retirement. But putting it into practice can be challenging for many employers.

That's where we come in. Our team will advise you on the most cost-effective way to carry out auto-enrolment.

**WE GIVE YOU A CLEAR PROJECT PLAN
WHICH OUTLINES
WHAT NEEDS TO BE DONE,
BY WHOM AND BY WHEN.**

“I would like to thank you for the quality of service provided on this project. This has enabled us to manage the changes in terms of employee benefits within the deadlines. Our partnership works well and our staff are very satisfied.”

Laurence

YOU ARE IN SAFE HANDS

Our founder, Bérangère, has spent more than 25 years working as an expatriate, with business, banking and financial experience in such diverse environments as South Africa and the USA.

She is a qualified UK chartered financial planner and French gestionnaire de patrimoine. So, we've experienced managing complex financial matters across international borders first-hand, as well as on behalf of our clients.

Our service is shaped not only by our expertise and understanding of the cross-Channel markets, but by our core beliefs.

OUR PROMISE

Everything we do is guided solely by your individual circumstances, financial capacity and desired outcome, and comfortably within your agreed risk range.

We act entirely in your interest: our proposal and the actions and products we recommend have been chosen because of our honest belief that they are the best fit for you.

We respect and look after your financial wellbeing as we would our own: diligently, intelligently, transparently and with absolute integrity and decency.

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Linen Hall, Suite 532, 162-168 Regent Street, London W1B 5TF
T: +44 (0)20 7439 8509 info@altyxfp.com www.altyxfp.com