SUCCESSION

EMPLOYEE BENEFIT SOLUTIONS

Plan for the future, plan for success

At Succession Employee Benefit Solutions, we are here to help you successfully implement employee benefit strategies that will lead to higher employee job satisfaction, higher job retention, and help attract the right people for your team.

"Succession can help by supporting you and your people with all aspects of their health and financial wellbeing..."

The path to a successful employee reward package is different for every client. That's why we tailor our services around an employer's objectives and the support and wellbeing of their employees, taking into account any budgetary constraints.

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Welcome to Succession Employee Benefit Solutions

Succession Employee Benefit Solutions is a specialist employee benefit consultancy firm. We are built on strong foundations offering our clients solutions bespoke to their needs, unrivalled benefits expertise and client centric levels of service.

We are a national business, with our dedicated Employee Benefit Consultants and operational staff located the length and breadth of the United Kingdom. We all work together and support each other, so when you engage with one of our Employee Benefit Consultants you not only benefit from their expertise but also from the collective skills and experience of our whole national network of colleagues.

The Succession Employee Benefit Solutions team is highly skilled and never loses sight of what our clients need – exceptional levels of service and being there when you need us.

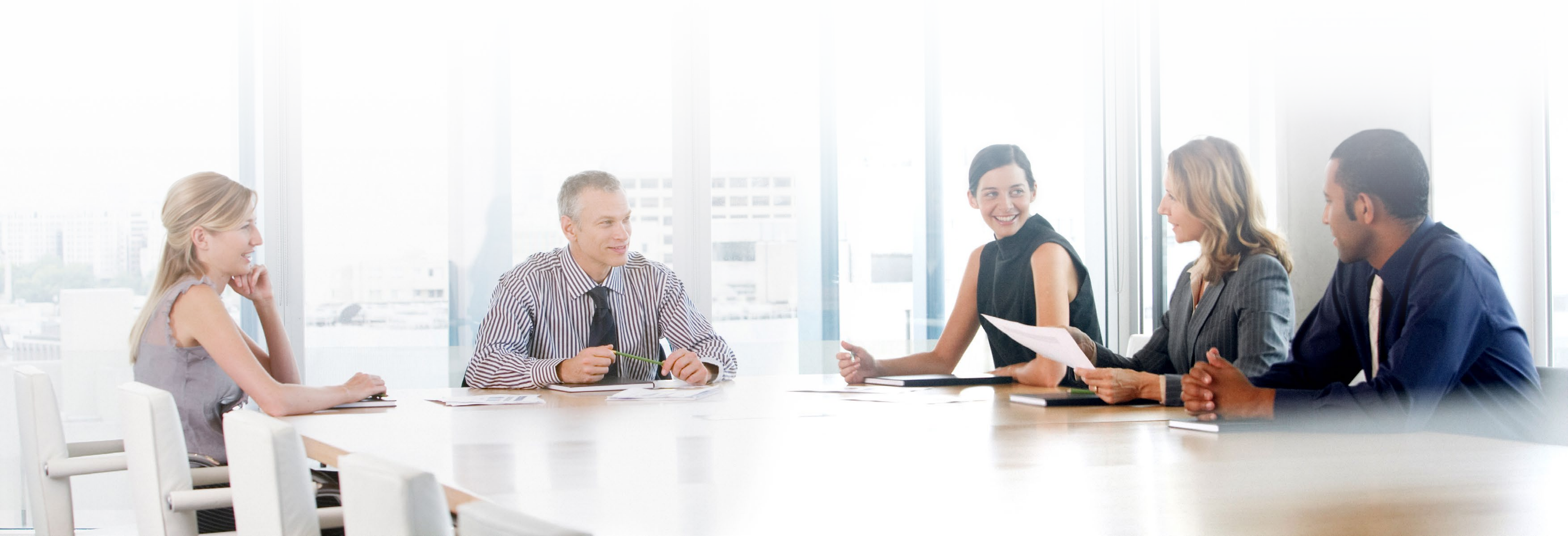
Why choose us?

At Succession we understand that every business has its own priorities, needs and aspirations. We know that in a fast changing world, security and peace of mind are priceless, and that financial wellbeing and independence are vital for success.

There is no charge for the first meeting with us and there is no obligation on your part to proceed. It's an opportunity for us to find out more about you and your business aspirations, and for you to ask any questions you might have about the services we provide and tell us what you expect from us.

Should you choose to work with us you can expect:

- Outstanding Advice
- Exceptional Service
- Financial Confidence
- Ongoing Support



Our services

At Succession, we focus on what's important to you. We offer bespoke benefits advice according to your requirements, across our comprehensive range of employee benefits.

We take a structured approach to creating a plan that's individually tailored to your business needs, which will be regularly reviewed and updated in line with your evolving aspirations for the future.

Our strategies are flexible enough to keep pace with any changes you might face. We are proudly independent, and our solutions reflect this.

We can help in the following areas:

- Employee Benefits Strategies
- Pension Consultancy
- Automatic Enrolment Compliance
- Pension Salary Exchange Consultancy and Support
- Wellbeing
- Group Risk Management
- Employee Communications
- Flexible Benefits

Pension Solutions

- Annual Scheme Governance
- Automatic Enrolment
- Scheme Discontinuance
- Salary Exchange
- Benchmarking
- Default investment fund analysis

Risk & Health Benefits

- Group Life Assurance
- Group Income Protection
- Group Private Medical Insurance
- Health Cash Plan
- Group Dependants' Cover
- Dental Plan
- Employee Assistance Programme
- Group Critical Illness
- Voluntary Benefits
- Flexible Benefits

Our approach

It's our job to provide advice and support to help your business meet its employee benefits objectives including any regulatory requirements. We create tailored solutions to help you reward, retain and recruit the team you need.

Step 1: Your Discovery meeting is an opportunity to get to know each other better, discuss your current position and comes with no obligation, at no cost to your business. If you wish to engage with us, we will discuss our fees and the next steps you might want to take.

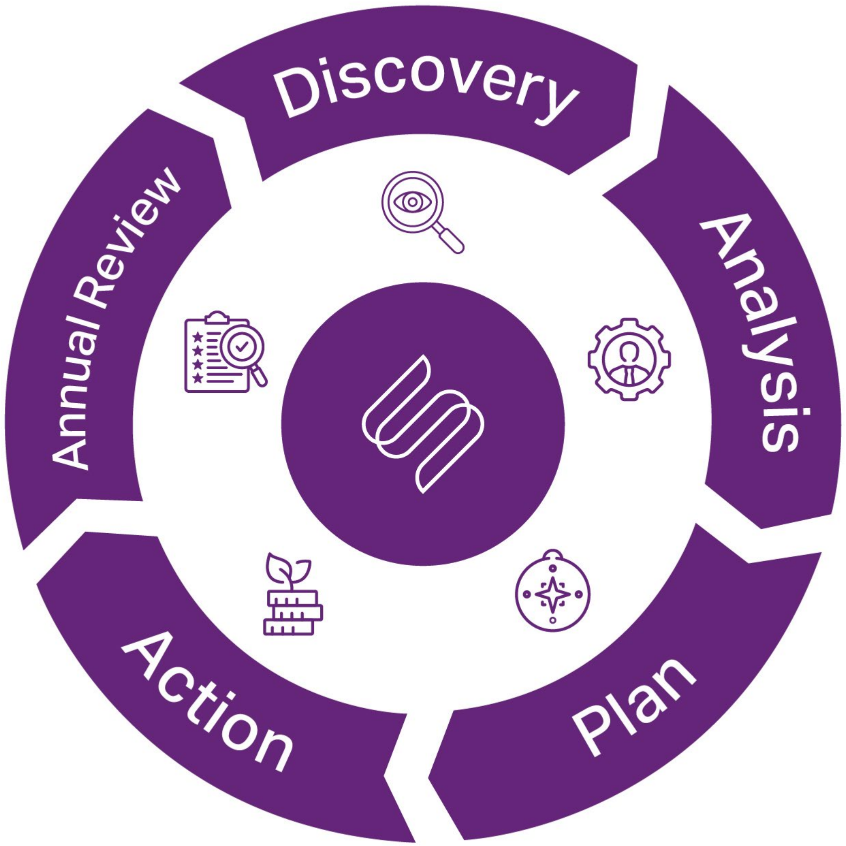
Step 2: Upon engagement, your Employee Benefit Consultant and their team will consider the details of your current arrangements and will assess whether they are working as well as they can for you and your employees.

Step 3: We will then present you with a comprehensive overview of our findings and recommendations to help you achieve your goals.

Step 4: With your agreement we'll implement the strategies recommended in your bespoke plan. Depending on your situation this stage might be quite straightforward, or may involve restructuring your current arrangements.

Step 5: Your employee benefits strategy is not a single event. It is important we stay in regular contact with you to ensure your strategy is keeping pace with the world around you. We conduct an annual review to update you on the performance of your benefit strategy and make you aware of any regulatory changes and new opportunities. Outside of regular reviews, your Employee Benefit Consultant and your team will always be happy to hear from you.

Ongoing services are chargeable and can be cancelled at any time.



Our client experience

We build meaningful and trusted relationships with the businesses we work with, developing bespoke employee benefit solutions to suit your unique objectives.

We place our clients at the heart of everything we do at Succession Employee Benefit Solutions, and clients place their trust in us because we deliver outstanding advice and exceptional service with confidence.

Fees

When it comes to fees, we like to keep our approach straightforward, and focused on those things we know matter to our clients. We provide three distinct levels of service and your EB Consultant will help you choose the service that best suits your business needs. We prioritise transparency and value.

Transparency

We know you want to clearly understand what you are going to be charged, when you will be asked to pay, and what you can expect to receive in exchange.

All our initial and ongoing fees are discussed with you at the start of your journey, to ensure complete transparency and clarity.

Value

Our fees are structured fairly, and reflect the value we add to our clients' benefit programmes.

Service Levels

We understand that not every client requires the same depth of ongoing services from us, so we have three service levels:

— Premier —

A bespoke solution for clients with complex needs.

— Comprehensive —

A tailored service designed around your unique goals.

— Streamlined —

Provides access to our independent expertise with simplified solutions.

Specialist services

In addition to our employee benefit services, we have other specialist teams that may be able to support you.

For individual financial planning needs:

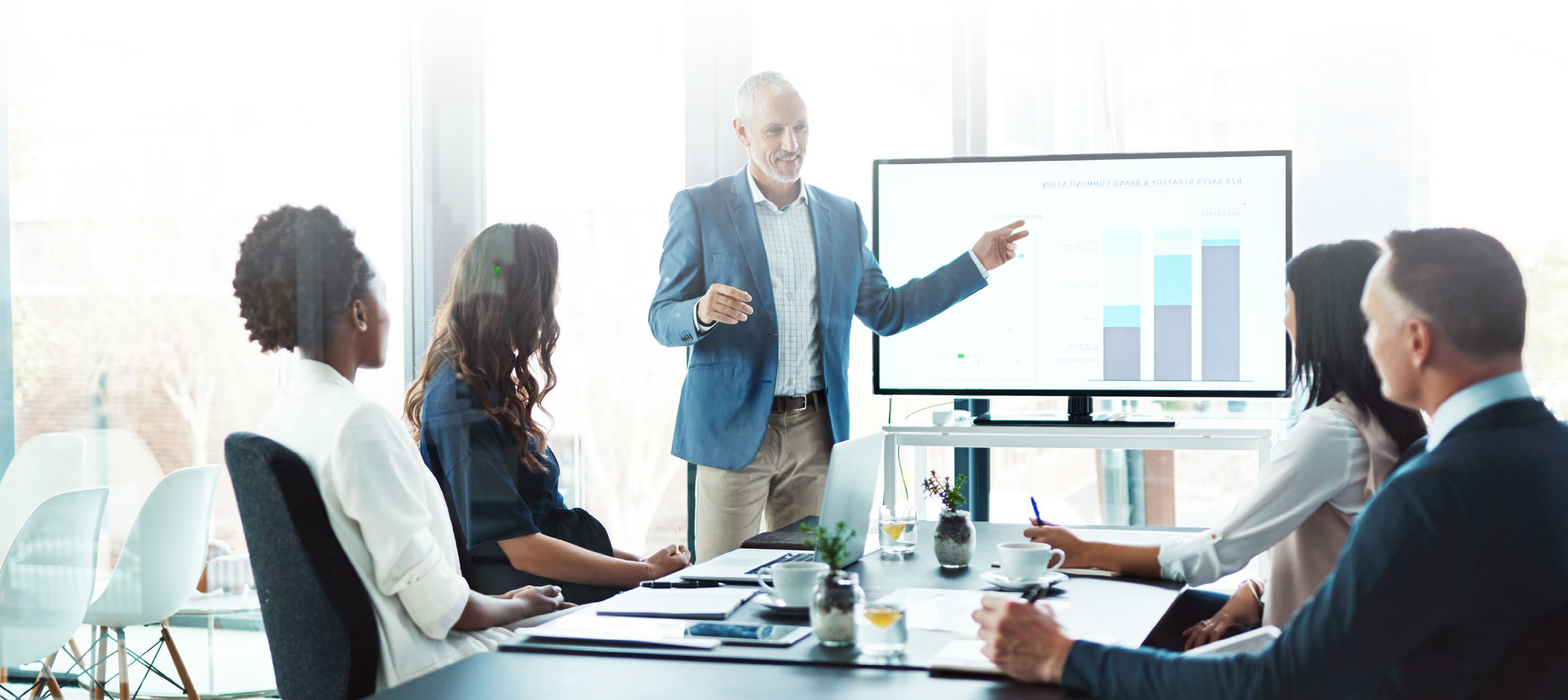
Succession Wealth Management Limited offers a sophisticated assessment of individual financial ambitions, including views on risk and key financial milestones, and can deliver a bespoke financial plan with tailored recommendations.

Succession Financial Management Limited provides mortgage and individual protection advice, combined with a restricted investment service.

If you would like further information on any of these additional services, please let us know, and we will put you in touch with the relevant specialist.

For Independent Schools

Succession Independent Schools offers consultancy and planning support for those working within the education sectors, not just independent schools. They can assist corporate clients, individuals and organisations' representatives navigating the Teachers' Pension Scheme rules, pension legislation and taxation.



Client testimonials

The level of service I receive is just what I need. It's competitive, thorough and thoughtfully based on our individual business needs. Time is taken to understand the needs of our business as an individual client. In a busy environment it is reassuring to know that my policies and governance are being looked after in a timely manner.

– National Hotel Group

The experience has been nothing short of exceptional.

– Food Manufacturer

Working with Succession has been an absolute pleasure. They were consistently prompt in responding to queries and proactive in keeping me updated. I would wholeheartedly recommend them to anyone seeking an adviser who not only delivers exceptional results but also makes the entire process smooth and easy.

– Travel company

Their advice and guidance is always clear and is very much focussed on ensuring that the business has all the necessary information to ensure that we choose the most suitable products for our needs. We value the expertise and insight that SEBS provide us with.

– National Wholesalers

We have worked with Succession for a number of years and greatly appreciate the relationships we have cultivated with the team and the efforts they take to understand the particular needs of our employees before they investigate and advise on the most suitable products. Importantly their customer care is first class and they go to great lengths to ensure that implementation and set-up of new products is as seamless and free of friction as possible, working unobtrusively to deliver the best possible outcomes.

– Independent School

Our Purpose, Vision and Values

Our Purpose

To make a meaningful and lasting impact on the lives of our clients and their families.

Our Values

Client-first.
The Foundation.

Do the right thing.
Deliver on promises and exceed client expectations.

Work as one team.
Win together with respect and decency – no egos.

Consider long-term legacy.
Decisions aligned to our ambition and vision.

Listen and act.
Our colleagues and partners actively engaged in the pursuit of our vision.

Our Vision

To be the **go-to partner** that individuals, families and institutions trust to help achieve their financial goals.

To be the **employer of choice** in the Wealth Management sector.

To drive **stable, profitable growth** for the business and the Aviva Group.

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If you have any questions, or are seeking more information, please don't hesitate to get in touch with us, via email at

info@sebsltd.co.uk or call us on

Glasgow Office – 0141 225 3878

Birmingham Office – 0121 212 9212

Succession Employee Benefit Solutions Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 767956.

Succession Independent Schools is a trading style of Succession Wealth Management Limited, which is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 588378.

Succession Wealth Management Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 588378.

Succession Financial Management Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 225831.

Please note, the Financial Conduct Authority does not regulate advice on taxation and certain aspects of corporate services.

The following companies are registered in England at
The Apex, Brest Road, Derriford Business Park, Derriford, Plymouth PL6 5FL:

Succession Wealth Management Limited Registered Number: 07882611

Succession Financial Management Limited Registered Number: 04454027

Succession Employee Benefit Solutions Limited Registered Number: 08146349

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