

Investments & Savings

Build healthy savings habits across your business; help employees grow their money with confidence, ease, and expert support.



Why This Matters Right Now

Money worries are keeping your people up at night. Literally. With rising costs and economic uncertainty, employees are more anxious than ever about their financial future, and many are unsure where to even begin. 44% of UK adults cut back or stopped saving and investing in the past year. 1 in 4 employees lose sleep over money concerns. 25% of UK adults say they don't know how or where to start when it comes to investing. Your support can make all the difference. When you offer simple, practical tools for saving and investing at work, you're not just easing stress – you're helping your people take real, confident steps toward a more secure future.

What Is Our Investment & Savings Benefit?

It's a fully digital platform that empowers your employees to explore, compare, and invest in stocks and shares ISAs, all in just a few clicks. With access to over 90 investment providers and more than 1,000 funds, employees can get started with as little as £50 a month or a one-off lump sum of £100.

Key Features

- ✓ Compare over 1,000 funds from 90+ investment providers.
- ✓ Select from ready-made, risk-matched portfolios.
- ✓ Simple, impartial information with no financial jargon.
- ✓ Ongoing monitoring and alerts to keep investments on track.
- ✓ Access via an easy-to-use online portal.
- ✓ No cost to you as a business .



What Does It Cover & How It Works

Many employees want to save, but feel stuck on where to start. In fact, over 16 million people in the UK have less than £100 in savings. That makes it hard to handle unexpected expenses, let alone plan for the future.

Our Investments & Savings benefit makes things easier. Employees can open and manage a stocks & shares ISA - with all the tools and support they need to get started, even if they've never invested before.

The platform works like an online marketplace: employees can compare funds, choose between ready-made or self-selected portfolios, and match investments to their comfort level with risk. It's simple, jargon-free, and designed to build confidence.

Getting started is quick: employees follow a secure link, register, and can begin investing with as little as £50 per month or a £100 one-off payment.

They benefit from:

- Ongoing monitoring and real-time performance alerts.
- Full flexibility to switch or move investments.

And they can keep their ISA even if they change jobs.

It's a smarter way to support financial wellbeing, one step at a time.

Key Benefits

For Employers

- ✓ Strengthen your financial wellbeing strategy.
- ✓ Boost retention by supporting long-term employee goals.
- ✓ A zero-cost addition to your benefits portfolio.

For Employees

- ✓ Low entry point: start investing from just £50/month.
- ✓ Simple and flexible, with clear charges.
- ✓ Portability - keep their ISA even if they move jobs.
- ✓ Real-time alerts and performance.





Frequently Asked Questions



Is there a cost to offer this to my employees?

No. There's no charge to your business. The service is entirely free for employers to implement and promote internally.



What do employees pay to use the platform?

Employees benefit from a discounted platform charge of 0.40% pa instead of 0.79% pa.



Do we need to be a certain size or sector to use it?

Not at all. This benefit is available to organisations of all sizes and sectors, whether you're a start-up, SME, or large employer.



Is this secure and regulated?

Yes. The investment platform is managed under a regulated trust structure and authorised by the appropriate financial regulators. Employees' money is safeguarded and protected under strict governance.



Is it complicated to roll out?

No. Setup is simple and requires minimal input from your team. You'll receive a link to share with employees, and we provide all the comms support you need.



Do I need to manage payroll deductions?

No payroll integration is required. Employees make contributions directly via the platform, so there's no admin or data processing on your side.



How do employees access the platform?

Employees use a secure link to register and access their personalised savings dashboard via web or app, making it easy to track and manage investments on the go.



Can they use this alongside a workplace pension?

Yes. This sits outside auto-enrolment and complements any existing pension scheme you offer. It gives employees more control and flexibility over how they save for short- or long-term goals.

Additional Financial Wellbeing Support

Extend your impact - support every stage of your employees' financial journey.

While our Investments & Savings benefit gives employees the tools to build long-term wealth, many need broader support to truly feel financially secure. That's why we offer a suite of complementary financial wellbeing solutions designed to meet your people where they are. Our additional services include:

Financial Wellbeing

A personalised digital platform that starts with a Financial Health Check, then guides employees

through tailored learning modules, helping them build better habits and long-term financial confidence.

Debt Advice & Support

Confidential access to expert, tailored debt guidance through an instant online tool that recommends solutions based on individual circumstances.

Pension Review Services

Personalised pension health checks and consolidation support to ensure your people are on track for the retirement they want.



“Bravo Benefits is a professional, super-efficient company that always has our company’s wellbeing at heart. Proactive and very efficient, a great company to work with!”

Leigh Harris
Mason Rose



Real Support, Real Impact

How dedicated CSM support helps Mason Rose make the most of their employee benefits.

The Challenge

Mason Rose, a long-standing client of Bravo Benefits, had a broad range of benefits hosted on our Smart Hive platform. But with a busy team and limited internal resources, they needed hands-on help to manage the day-to-day running of the platform and keep engagement high across their workforce.

Our Solution

As part of Bravo’s ongoing support, a dedicated Customer Success Manager (CSM) was assigned to Mason Rose. The CSM provided regular check-in meetings, proactive administration of the Smart Hive platform, and ongoing campaign suggestions. By anticipating their needs, the

CSM became an extension of their internal team, taking care of key admin tasks and delivering fresh marketing materials each month to promote benefits and events.

The Result

The Smart Hive platform now acts as a central hub for all employee communications and benefits. With the CSM managing platform updates and employee engagement materials, Mason Rose can focus on strategic priorities while still delivering a high-quality benefits experience. Employees benefit from easier access to resources, while the HR team saves valuable time and energy.

Talk to a member of our team today

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