



PERMANENT  
WEALTH PARTNERS



# PLAN HAPPY

Maximise Your  
Employees' Potential

# FOR AT WORK

Minimise Their  
Financial Anxiety

UK professionals are struggling with the combination of cost of living, economic uncertainty and a lack of understanding of financial planning.

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### Inadequate future planning

**37%** Employees feel they are unable to save enough for the future

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### Debt management

**29%** Employees have concerns about existing debt

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### Lack of emergency savings

**42%** Don't have enough savings for unexpected costs

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### Day to day expenses

**34%** Majorly concerned about covering basic costs e.g. rent, mortgage and energy bills

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Source: UK Workers 'Struggle as Financial Worries Impact Workplace Wellbeing', William Furney, <https://workplacewellbeing.pro/slider/uk-workers-struggle-as-financial-worries-impact-workplace-wellbeing/>



Financial worries are directly impacting workplace wellbeing, leading to increased stress, exhaustion and reduced productivity.

Source: CIPD, 'Employee Financial Wellbeing', 2024,  
<https://www.cipd.org/uk/knowledge/guides/employee-financial-well-being/>



- **One in Four** employees say that **financial concerns** have affected their ability to do their job.
- When employees are financially stressed, businesses lose around 4% of their wage bill through lower productivity.

Permanent Wealth Partners has designed a financial wellbeing programme for employees.



#### Purpose:

To improve their understanding of financial planning and reduce the stress of financial pressures many face today.



#### Length:

Six-month programme.



#### Location:

Mix of online and in person (London).



#### Who:

Qualified Adviser on site available to meet for one-to-one meetings.



#### Content:

Range of agreed deliverables (see 6-month calendar structure).



# Financial Wellbeing Programme: 6-month calendar

	Theme	Key Content	Format
Month 1	Financial Foundations	<ul style="list-style-type: none"> <li>• Build a budget that actually works</li> <li>• Where your money really goes (spending habits audit)</li> </ul>	<ul style="list-style-type: none"> <li>• Budget Template</li> <li>• Video - 5 steps to Take Control of Your Money</li> <li>• Weekly Email series - 'Plan for Happy: 30-day Money Reset'</li> </ul>
Month 2	Demystifying Debt	<ul style="list-style-type: none"> <li>• Debt and emotional baggage - understanding the 'why' behind our borrowing</li> <li>• Good vs Bad Debt - and how to spot the difference</li> </ul>	<ul style="list-style-type: none"> <li>• Webinar 'How to Tackle Debt without Shame'</li> <li>• Interactive Worksheet - Your Debt Detox Plan</li> </ul>
Month 3	Make the Most out of your Pay	<ul style="list-style-type: none"> <li>• Reducing stress through financial clarity</li> <li>• Maximising the value of workplace benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Slide deck - the benefits you didn't know you had</li> <li>• The Hidden Extras Checklist: Simple Ways to Stretch Your Salary</li> </ul>
Month 4	Smart Saving and Investing	<ul style="list-style-type: none"> <li>• Use savings 'pots' to separate income - short, medium and long term</li> <li>• Understanding basic investing principles</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly money pots - editable planner</li> <li>• Interactive worksheet - timelines, goal prompts, risk comfort</li> <li>• Lunch&amp;Learn - Investing Isn't Complicated, It's Just Unfamiliar</li> </ul>
Month 5	Planning for the Future	<ul style="list-style-type: none"> <li>• Visualizing the future you're building towards</li> <li>• Your Pension is a Payrise for Future You</li> <li>• Future-proof your bills</li> </ul>	<ul style="list-style-type: none"> <li>• Anonymous Q&amp;A Hour</li> <li>• FAQ Slides - Pension Myths Busted</li> <li>• Yearly checklist for reviews of bills, direct debits etc...</li> <li>• Poster/Graphic - What support is out there</li> </ul>
Month 6	Financial MOT Month	<ul style="list-style-type: none"> <li>• Employees can have a meeting to discuss their financial future</li> </ul>	<ul style="list-style-type: none"> <li>• 30-min in person (all in 1 day) / online meetings with one of our professional advisers</li> </ul>

# Introducing Permanent Wealth Partners

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Adam has experience as a professional, working as a Management Consultant at **McKinsey & Company**.

Here he gained an understanding of the difficulties of navigating finances in the professional world without knowledge / professional help to maximise your earnings and plan for life without work.

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For the last 10+ years, Adam focused on helping people improve their financial future.

He accomplished this as an Independent Financial Consultant before founding **Permanent Wealth Partners in 2020**, where he now works as Partner and Primary Adviser, I help working solve their financial problems and plan for the future.



Adam is actively trying to spread an understanding of financial planning improve people's financial wellbeing by writing 2 books:

1. **Rules of Wealth (2019)** – 10 Proven Steps to Financial Freedom
2. **Plan for Happy (2023)** – A “how-to” manual, with a step-by-step guide to establishing savings plans, how to think about investment and perhaps most importantly, how to establish long-term financial goals.

## Pricing

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£5,000

Up to 30  
employees



£8,000

30-100  
employees



Price on application  
(POA)

100 +  
employees

## Contact Permanent Wealth

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If you are interested in our financial wellbeing programme for employees of your business, please get in touch via the methods below.



020 3928 0950



[hello@permanentwealth.co.uk](mailto:hello@permanentwealth.co.uk)

You can also schedule some time in Adam's calendar via this link to discuss how the programme will work for your company.

[Schedule](#)

