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ELEMENTS Annual Enrolment 2025



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about us.

We are a leading financial wellbeing and retirement specialist - helping those in the workplace to improve their financial future.

Established in 2005, we work with hundreds of organisations across both the private and public sector.

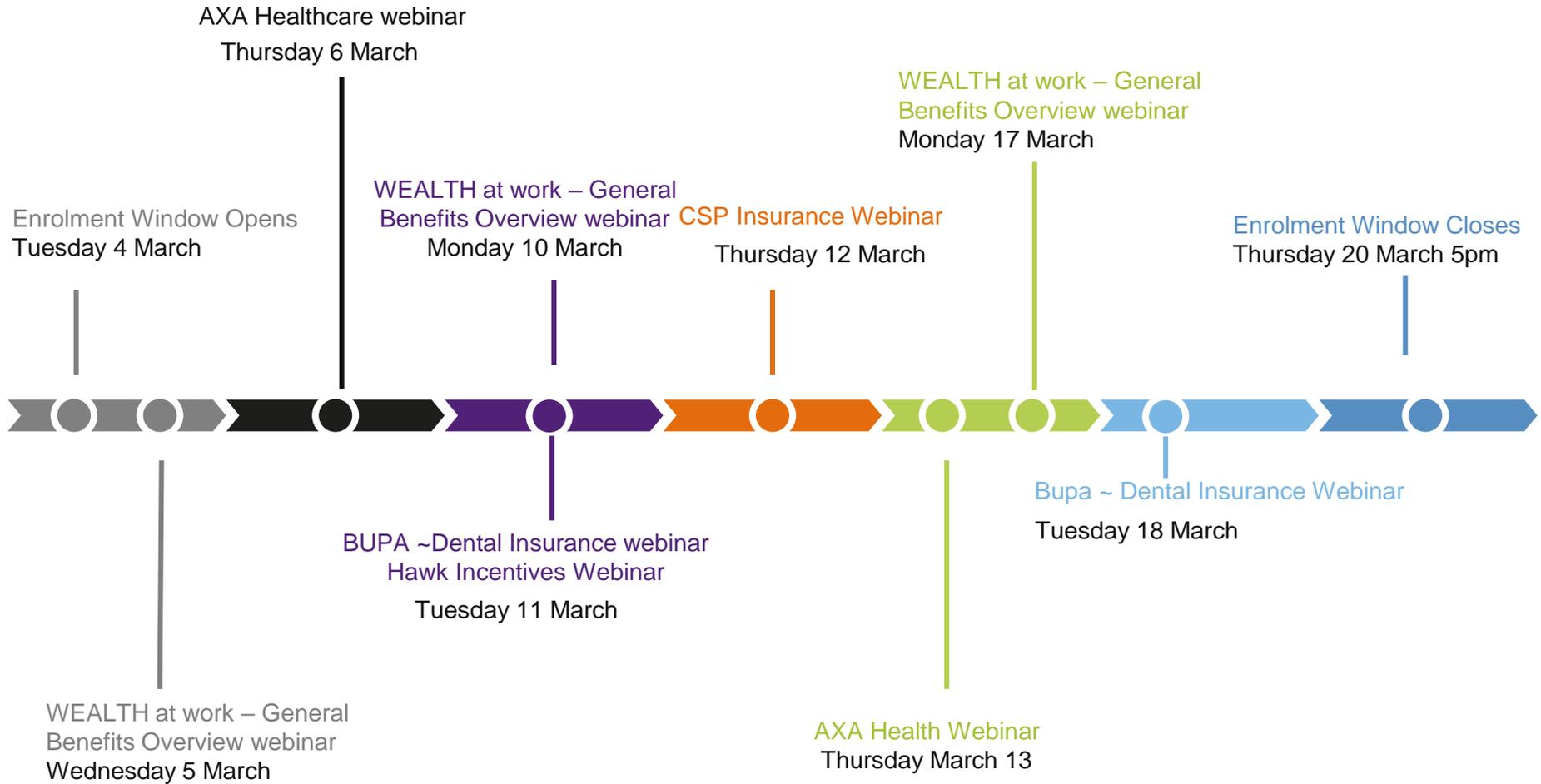
Our financial education services are delivered on a bespoke basis.

agenda.

- Timeline
- Your benefits breakdown
- The J.P. Morgan UK Pension Plan
- Renewing your benefits
- Further information

timeline.

timeline.



your benefits breakdown.

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YOU HAVE 37 DAYS TO ENROL
Annual enrolment

You have until 20 March, 2025 to amend your selections. If you do nothing, this opportunity will be lost.

[Amend selections ▶](#)

EXTRA BENEFITS

As well as your Core and Flexible benefits, JPMorganChase employees are entitled to a variety of great Extra benefits. Find out more about these Extra benefits by clicking on the tiles below!



LIFE EVENTS

At JPMorganChase, we understand that some things in life can change unexpectedly. If you experience a Life Event, you may be able to make changes to certain benefits. For a full list of qualifying Life Events and the changes you can make, check out the Life Events Matrix. To make a change to your benefits click below.

[Make Life Event Change](#)



Step 1 - Benefit selections (Custom)

Step 2 - Enrolment Terms and Conditions - 2024

ELEMENTS lets you select the benefits that best suit the needs of you and your family.

Whilst making your selections, the changes you make will be saved automatically until the end of the enrolment window. Once you are happy with the changes you have made, please ensure you fully submit your selections; otherwise the changes made will not come into effect.

Your benefits are split out into Finance, Health, Balance and Parental groups - to view the benefits available, click on the sections below to expand the benefits and learn more.

Please note that certain benefits, such as Life Assurance - Partner and Dental Insurance for your Parents, can only be selected once you have updated your dependant's details on the MyBenefits tab on the ELEMENTS website.

You must ensure that you have selected the level of cover you require and nominate the appropriate dependants you wish to be covered for the benefits you select. They will not be added automatically.

By clicking on the **More Info** link for each benefit, you will be able to access the Good to Know documents as well as provider handbooks and policy documents. This provides you with additional information including: How to use the benefit, Tax and National Insurance liabilities and Vendor contact details.

Benefits	Tax/NI saving	Company pay (Core)	You pay (Flex)	Actions
Finances				
Pension more info Your monthly contribution = 6.00% (£144.50) JP Morgan monthly contribution Core = 6.00% (£144.50) Matching = 6.00% (£144.50) . Total contribution into your pension = 18.00% (£433.50) Ensure you are familiar with the pension Annual Allowance, particularly if your total income is more than £200,000 p.a. for the 2024/2025 tax year as you may have a reduced Annual Allowance. For more information please read the My Tax Guide .	✓ Tax friendly ✓ NI friendly	£289.00	£144.50	Change
Accidental Death & Dismemberment more info 2 x salary	✓ Tax friendly ✓ NI friendly	£0.25		
Critical Illness Insurance - Employee more info £25,000	✓ NI friendly		£1.33	Change
Critical Illness Insurance - Partner	✓ NI friendly			

SID	
Name	
Effective dates	01/04/2025 - 31/03/2026

Dependants

If you have dependants you wish to cover, please add their details here.

Please note, any Partner and Parent benefits will not have a 'change' button to select the benefit unless you have an active dependant present in ELEMENTS.

Please note adding dependants here does not mean they are included for benefit purposes, you are still required to select the appropriate level of coverage per benefit, e.g. UK Healthcare will need to be changed from 'Employee only' to 'Employee Plus Partner Plus Children'.

[Update dependants](#)

Shopping Basket [+](#)
[Checkout](#)

[+ Salary & Totals](#)

[+ Tax Code](#)

[+ Net Pay Modeller](#)

[Print to PDF](#)

Finances

<p>Pension more info</p> <p>Your monthly contribution = 6.00% (£144.50)</p> <p>JP Morgan monthly contribution Core = 6.00% (£144.50) Matching = 6.00% (£144.50) .</p> <p>Total contribution into your pension = 18.00% (£433.50)</p> <p>Ensure you are familiar with the pension Annual Allowance, particularly if your total income is more than £200,000 p.a. for the 2024/2025 tax year as you may have a reduced Annual Allowance. For more information please read the My Tax Guide .</p>	<p>✓ Tax friendly ✓ NI friendly</p>	<p>£289.00</p>	<p>£144.50</p>	<p>Change</p>
<p>Accidental Death & Dismemberment more info</p> <p>2 x salary</p>	<p>✓ Tax friendly ✓ NI friendly</p>	<p>£0.25</p>		
<p>Critical Illness Insurance - Employee more info</p> <p>£25,000</p>	<p>✓ NI friendly</p>		<p>£1.33</p>	<p>Change</p>
<p>Critical Illness Insurance - Partner more info</p> <p>No Selection</p>	<p>✓ NI friendly</p>			
<p>ESPP (Share Scheme) more info</p> <p>Annual contribution to the value of £1200.00</p>			<p>£100.00</p>	<p>Change</p>
<p>Income Protection more info</p> <p>65% of salary</p>	<p>✓ Tax friendly ✓ NI friendly</p>	<p>£14.43</p>		
<p>Life Assurance more info</p> <p>Covered for 12 x Pensionable salary</p>	<p>✓ Tax friendly ✓ NI friendly</p>	<p>£20.92</p>		
<p>Life Assurance - Additional more info</p> <p>No Selection</p>	<p>✓ NI friendly</p>			<p>Change</p>
<p>Life Assurance - Partner more info</p> <p>No Selection</p>	<p>✓ NI friendly</p>			

Health

<p>Dental Insurance</p>	<p>✓ NI friendly</p>		<p>£17.00</p>	
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Employee only to 'Employee Plus Partner

Plus Children'.

[Update dependants](#)

Shopping Basket [+](#)

[Checkout](#)

- [+ Salary & Totals](#)
- [+ Tax Code](#)
- [+ Net Pay Modeller](#)

[Print to PDF](#)

Life Assurance - Additional more info No Selection	✓ NI friendly			Change
Life Assurance - Partner more info No Selection	✓ NI friendly			
— Health				
Dental Insurance more info Level 1 - Employee only	✓ NI friendly		£17.00	Change
UK Core Healthcare more info No Selection	✓ NI friendly			Change
UK Healthcare Plus more info Employee	✓ NI friendly	£94.17	£20.00	Change
Healthcare Platinum more info No Selection	✓ NI friendly			Change
Health Assessment more info Re-Assure 1 - for female and male employees	✓ Tax friendly ✓ NI friendly	£19.84		Change
Private GP Service more info No Selection	✓ NI friendly			Change
— Balance				
Cycle to Work more info No Selection	✓ Tax friendly ✓ NI friendly			Change
Gadget Insurance more info No Selection	✓ NI friendly			Change
Holiday Buy more info No Selection	✓ Tax friendly ✓ NI friendly			Change
Personal Accident Insurance more info No Selection	✓ NI friendly			Change

Private GP Service more info No Selection	<input checked="" type="checkbox"/> NI friendly			Change
— Balance				
Cycle to Work more info No Selection	<input checked="" type="checkbox"/> Tax friendly <input checked="" type="checkbox"/> NI friendly			Change
Gadget Insurance more info No Selection	<input checked="" type="checkbox"/> NI friendly			Change
Holiday Buy more info No Selection	<input checked="" type="checkbox"/> Tax friendly <input checked="" type="checkbox"/> NI friendly			Change
Personal Accident Insurance more info No Selection	<input checked="" type="checkbox"/> NI friendly			Change
Retail Discount Card more info Annual selection to the value of £610.80			£50.90	Change
Travel Insurance more info No Selection	<input checked="" type="checkbox"/> NI friendly			Change
— Parental				
Critical Illness Insurance - Parent more info No Selection	<input checked="" type="checkbox"/> NI friendly			
Dental Insurance - Parent more info No Selection	<input checked="" type="checkbox"/> NI friendly			
Health Assessment - Parent more info No Selection	<input checked="" type="checkbox"/> NI friendly			

your benefits.

You have a wide range of benefits to choose from. These are separated into:

- **Core benefits**, which you receive as part of your employment at JPMorganChase and
- **Flex benefits** which you can select in addition to your core benefits, via salary sacrifice where available
- Your **flex benefits** are split into



Finances



Health



Balance



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core benefits.

Health Assessment

Biannual health screen for under 50s and annual health screen for over 50s

Private Healthcare

Option to add partner, children and family

Income Protection

A regular income in the event of long term illness or injury

Pension

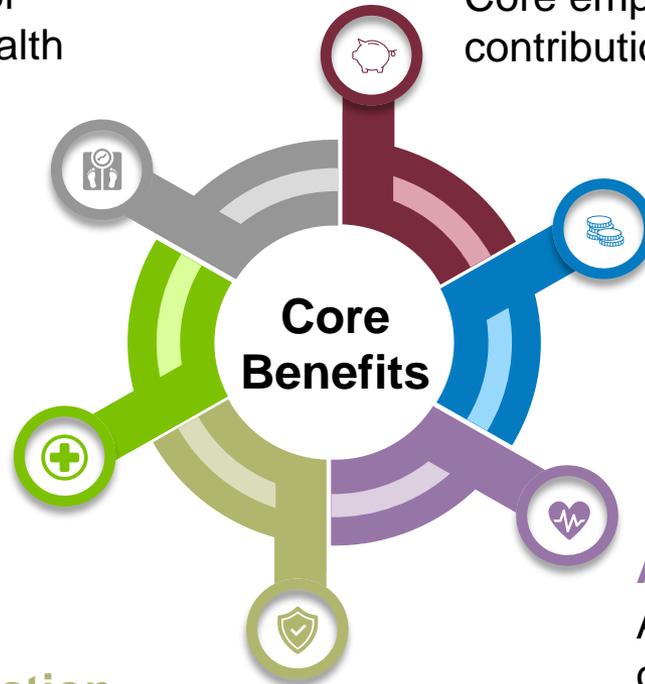
Core employer matching contributions via flex benefits

Life Assurance

12x lump sum. Additional cover via flex benefits

AD&D

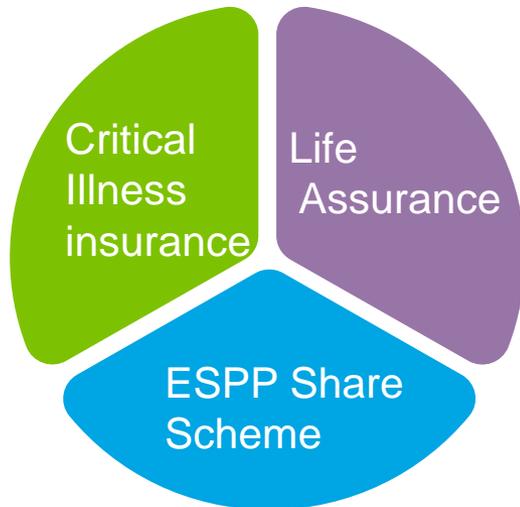
A lump sum payment in the event of disability or accidental death



an overview of your flexible benefits.



Finances



Employee & Partner

A lump sum payment if you and/or partner are diagnosed as suffering from certain serious illnesses covered under the policy



Additional & Partner

A lump sum payment upon death. Purchase additional and/or partner cover



Employee

Purchase J.P. Morgan common stock at a 5% discount

an overview of your flexible benefits.



Health

Partner Health Assessment

An in-depth and personal profile of your partner's health, fitness and general wellbeing

Private GP Services

Included as part of Healthcare Plus and Healthcare Platinum OR select independently as a benefit via ELEMENTS

Healthcare – Plus

Provides cover in the UK for you and your family with some additional benefits



Dental Insurance

Dental plans covering yourself or your whole family

Healthcare – Platinum

Provides cover for you and your family in the UK and worldwide

an overview of your flexible benefits.



Balance

Cycle to work



Buy or lease a bike and/or accessories and save on Tax and NI

Gadget Insurance



Protection - theft, accidental loss, fraudulent call use, breakdown, malicious and accidental damage

Retail discount card



A rebate on all purchases from a range of high street retailers

Personal accident insurance



A cash lump sum payment if you are injured as a result of an accident upon acceptance with the insurer

Travel Insurance



Travel Insurance for personal holidays overseas and prebooked accommodation in the UK

Holiday Buy

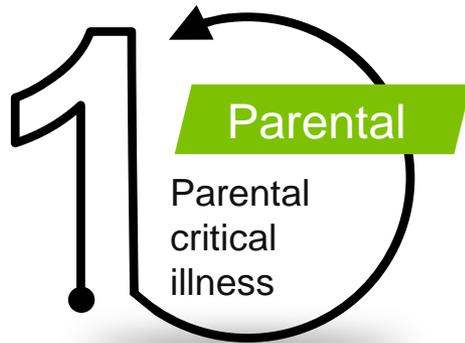


Purchase up to 5 additional holiday days per calendar year

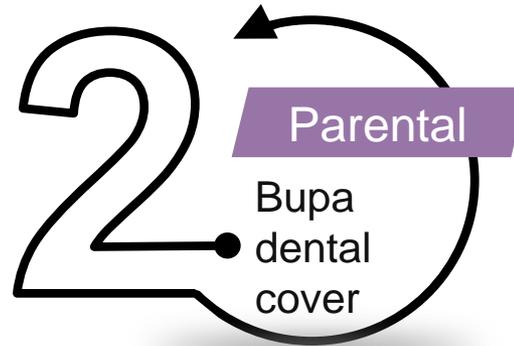
Childcare Vouchers continue to be available to employees who selected them before 1 September 2018

an overview of your flexible benefits.

Parental benefits



A lump sum if an insured parent is diagnosed as suffering from certain serious illnesses



Dental cover provided by Bupa



An in-depth and personal profile of your parent's health, fitness and general wellbeing

an overview of your extra benefits.



Finances



Mortgage Advice Service

Access to free independent mortgage advice with Charles Cameron & Associates who specialise in finding the most appropriate mortgage products for employees



Payroll Giving

Payroll Giving is a simple, tax effective way to donate to causes you care about through your salary



Will Writing Services

Wills, Lasting Power of Attorney and Pilot Trusts which can be paid in full, or in instalments of 3, 6 or 12 months via James McKenzie



Small Change

Allows you to donate the “small change” (under £1) from your monthly pay to the firm’s chosen corporate charity



an overview of your extra benefits.



Balance

Back-up Childcare

Access to a national network of nurseries and play schemes, providing back-up childcare



Employee Discount Platform

Access to an employee discount platform and Wellbeing Centre Hub

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an overview of your extra benefits.



Eyecare vouchers

A voucher covering the cost of an eyesight test



Employee Assistance

A professional counselling, consultation and referral service to help you, your partner & dependants



Flu vaccinations

Annual free flu jabs



My Gym discounts

A range of discounted memberships are available via MyGymDiscount



Health



Onsite private GP

A GP provided at a discounted rate currently £49 per 15 minutes



Physiotherapist

The service of a physiotherapist at both Bank Street and Bournemouth offices



Onsite fitness centre

Purchase a 12 month membership for the centre at Bank Street and Victoria Embankment gym

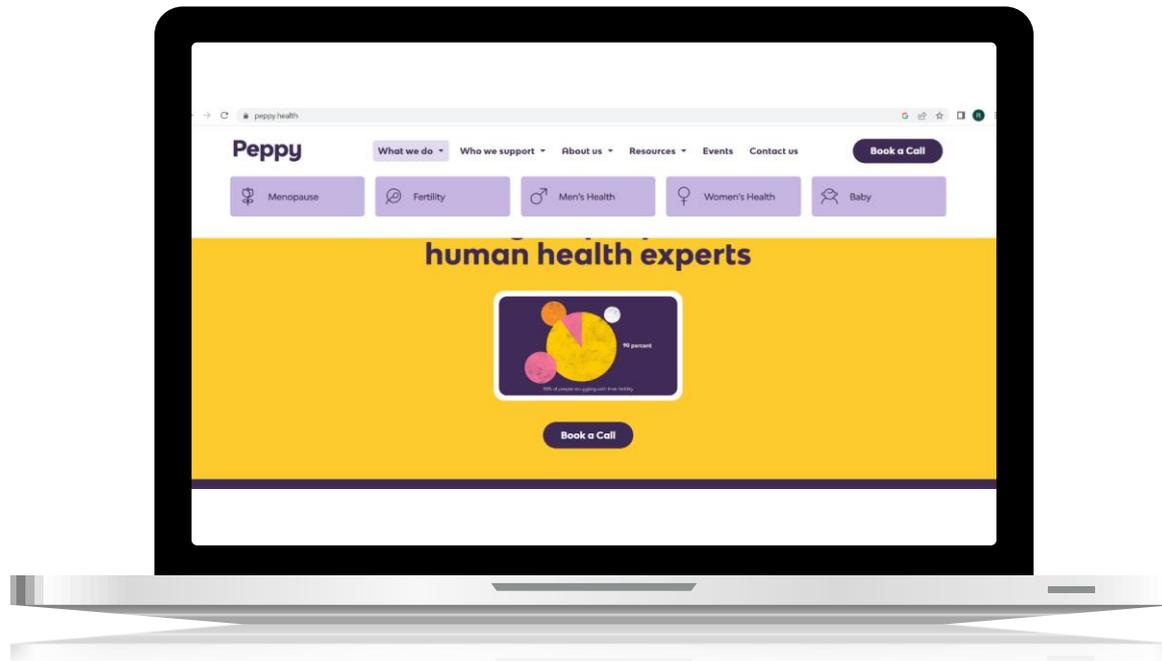


Practice Nurse

The service of a Nurse at Bank Street, Embankment and Bournemouth offices

further support for your health.

Access the Peppy digital health app for further health support and guidance



Access support for new parents, assisted fertility and support with the Menopause

Further support is also accessible on the Menopause Support page via the intranet

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making the most of your benefits.

- JPMorganChase are able to negotiate with providers to secure competitive rates and deals on all benefits
- Private Healthcare is not underwritten when selected through ELEMENTS
- You are able to pay for some benefits through salary sacrifice, reducing your National Insurance costs
- Review any personal protection cover that you may have taken out privately



J.P. Morgan UK Pension Plan.

JP Morgan UK Pension Plan.

Contribution as % of Pensionable Salary each year							
Company core	6%	6%	6%	6%	6%	6%	6%
Employee match	0%	1%	2%	3%	4%	5%	6%
Company match	0%	1%	2%	3%	4%	5%	6%
TOTAL ANNUAL	6%	8%	10%	12%	14%	16%	18%

- 'Employee match' contributions up to 6% are matched by JP Morgan
- Employee contributions above 6% are referred to as 'flex additional contributions'
- Employee contributions are made via salary sacrifice and free from tax and NI*
- Flex contributions can be changed at any time of the year but the amounts cannot change more than once in a 3-month period

*Subject to limits

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making lump sum contributions.

Make additional lump sum contributions up to 6 times each year.

Could be right for you if:

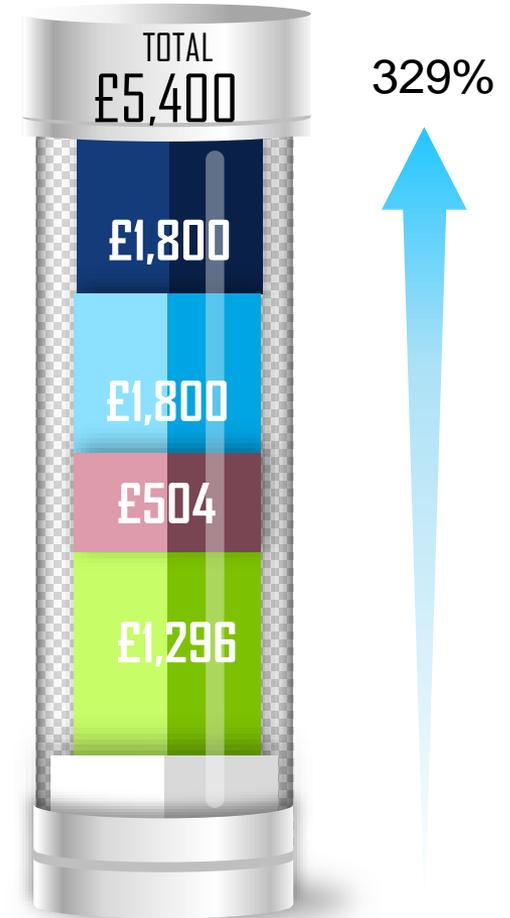
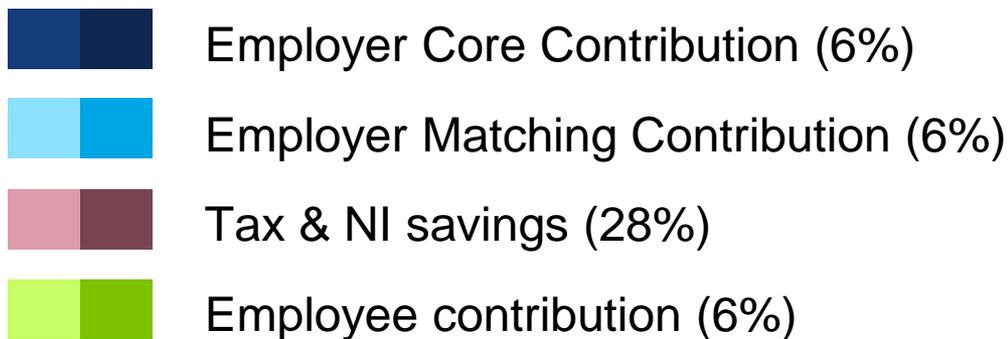
- ✓ You are already making the most of matching contributions from JP Morgan
- ✓ Want to make additional lump sum contributions from regular salary
- ✓ Are looking to maximise your use of the annual allowance

Contributions benefit from tax relief only (subject to limits) and are **not made via salary sacrifice**. Contributions can be made in the following windows:

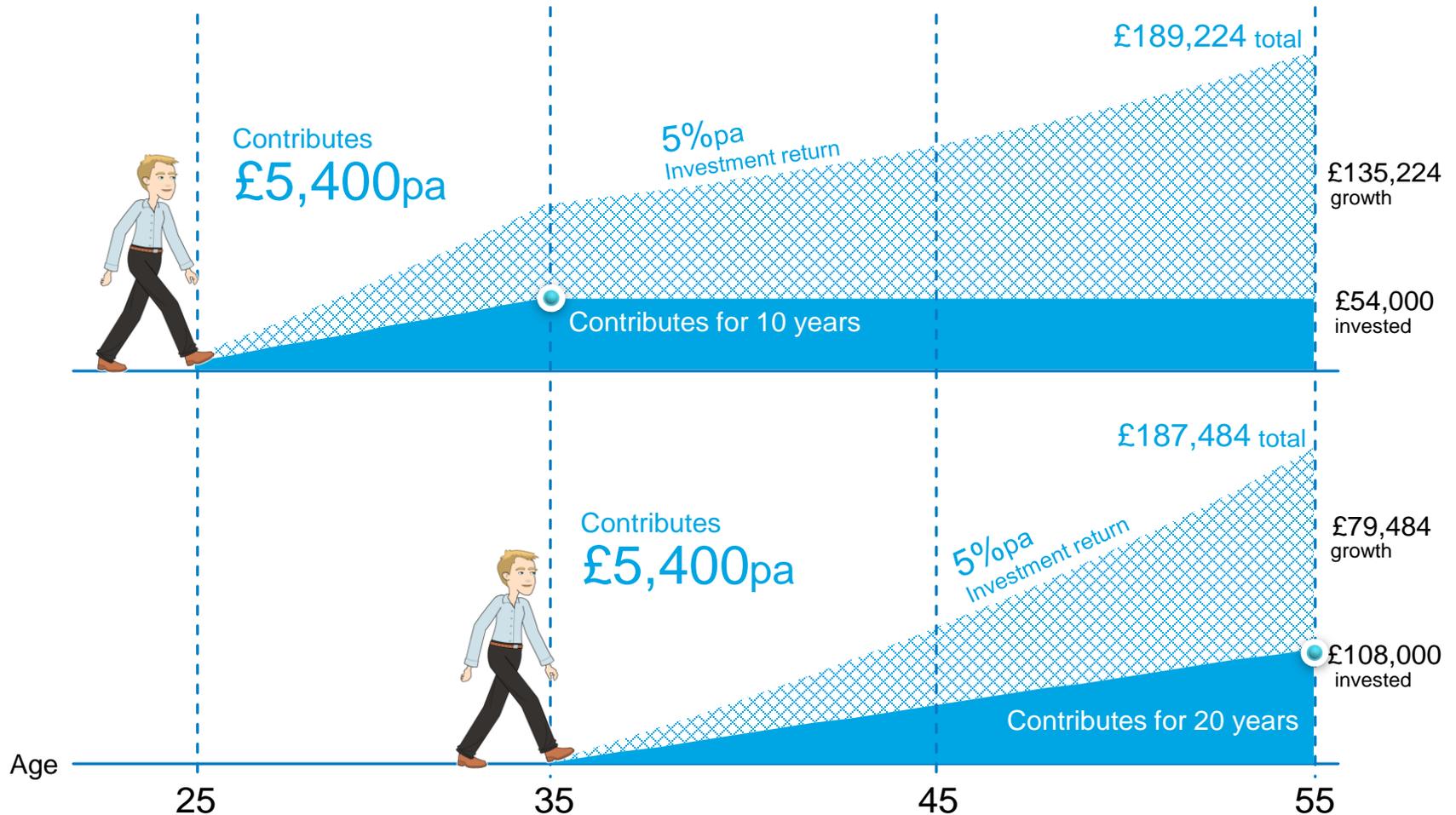
Window opens	Window closes	Payroll deduction
26 November	20 December	January
26 December	20 January	February
26 January	20 February	March
26 April	20 May	June
26 July	20 August	September
26 October	20 November	December

J.P. Morgan UK Pension Plan.

- Annual Salary £30,000 (basic rate taxpayer)
- Employee Contribution = £1,800pa (6%)
- Tax Saving = 20%
- NI Saving = 8%
- Personal Cost = £1,296pa
- Employer Matching Contribution = £1,800pa (6%)
- Employer Core Contribution = £1,800pa (6%)



the power of compounding.



For illustrative purposes only. Investment growth is not guaranteed.

renewing your benefits.

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login and review your benefits.



Not all benefits roll over

Health assessment must be selected each year



Reviewing your circumstances

Consider how your circumstances have changed

Checking the provider and pricing

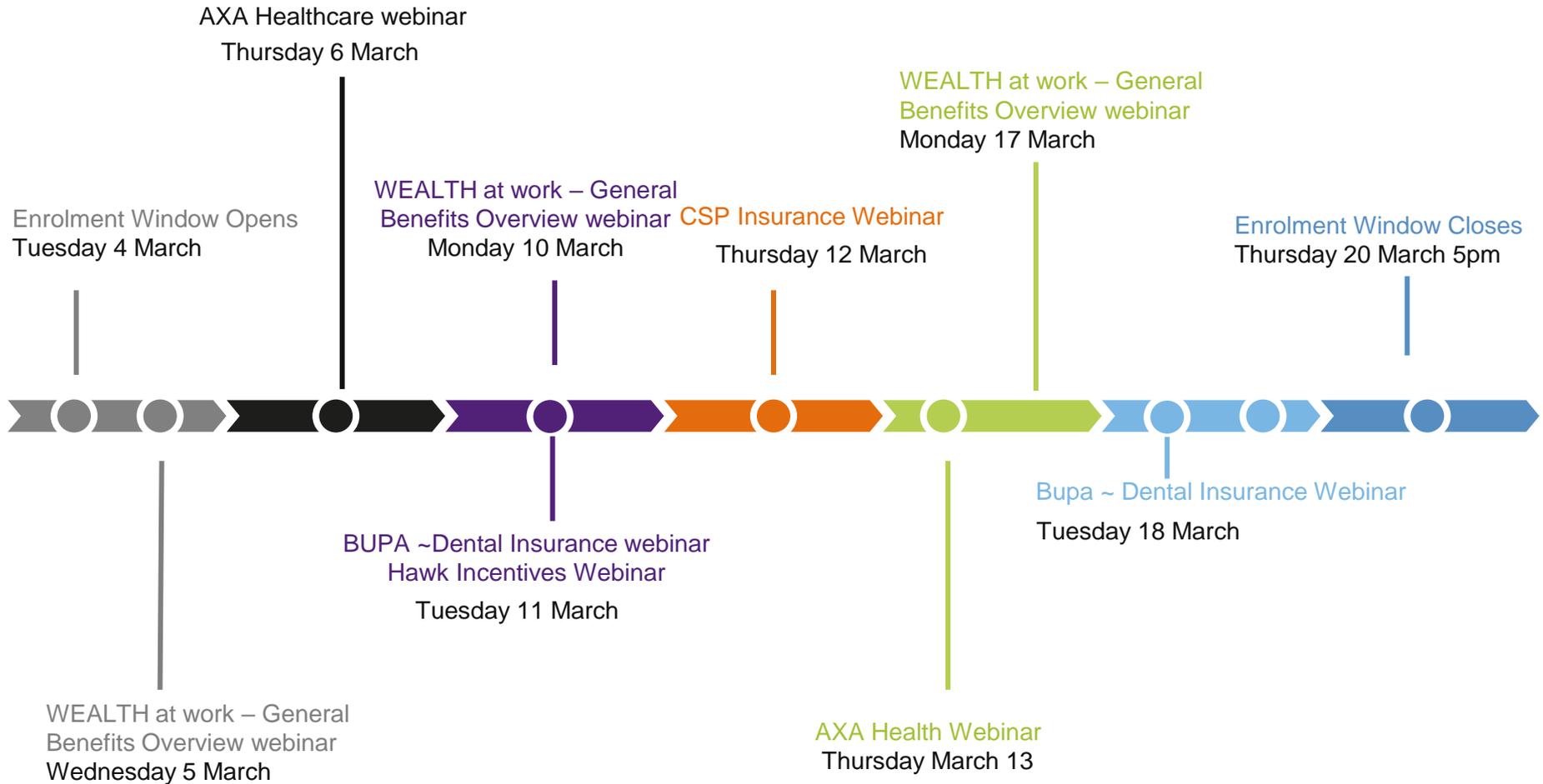
Check the price and cover levels continue to meet your needs

Access more information about your benefits from the 'ELEMENTS' pages at anytime of year.

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timeline.



selecting your benefits.



Select your benefits from Tuesday 4 March 2025



Ensure your choices are made no later than 5pm on Thursday 20 March 2025

further information.

upcoming seminars.

Understanding your finances when going on parental leave

Understand your finances and plan for the future

Start thinking about your financial future

Planning for your retirement

Pension Tax Allowances

Savings & Investments

Estate Planning

further information.

JPMorganChase ELEMENTS helpdesk

- jpmelements@benefitadmin.co.uk
- 0207 134 0606

Contacts

- General tax and National Insurance information - www.hmrc.gov.uk
- Information and guidance - www.moneyhelper.org.uk

seeking advice.

An adviser will assess your circumstances, objectives and risk profile and provide you with a personal recommendation to meet your objectives.

All regulated firms are listed on the Financial Services Register. This provides confirmation that the firm is authorised, the specific services they are authorised to provide and details of the advisers who work for them.

Financial Services Register link:

- <https://register.fca.org.uk>

contact us.

We provide a telephone helpline and a regulated investment advice service through **my wealth** - a trading name of Wealth at Work Limited which is part of the Wealth at Work group.

It helps individuals to understand their personal financial situation especially when selecting their retirement income options.

- Telephone **0800 028 3200**

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thank you.

0800 028 3200.

www.wealthatwork.co.uk/mywealth.

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