



Employee Benefits & Rewards

joslin rhodes
Pension & Retirement Planning

POWERED By
PlanHappy

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Welcome to Your Employee Benefits Guide

Thinking about joining Joslin Rhodes?

Or maybe you're already part of the team and just want to know about all the amazing perks and benefits we offer?

Either way, you're in the right place!

We believe work should be more than just a paycheck. It should be a place where you feel valued, supported, and—dare we say it—have a bit of fun too!

So this booklet highlights everything that's in it for you.



What We Do, And Why...

We're Local People, Helping Local People Retire Happy

At Joslin Rhodes, we've spent over 20 years helping thousands of people across Teesside and the North East retire with confidence.

We're real, local people who understand what matters most— having a plan that gives our clients the freedom to enjoy retirement their way. Whether that's more time with family, travelling the world, or simply knowing that everything's going to be ok, we've got them covered.

Our specialist services include:

- Pension Advice
- Retirement Planning
- Estate Planning
- Equity Release

And, of course, it's all powered by PlanHappy!

And we're good at it too!

Here's a look at some key facts and figures.



*At end of 2024

How We're Bringing The Happy To Teesside...

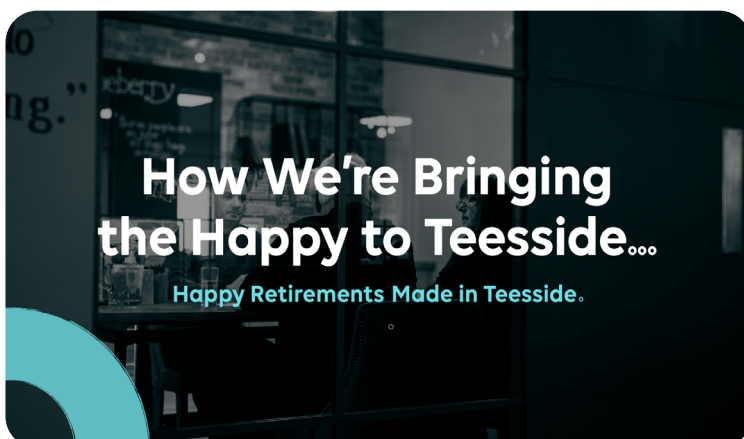
'O Happy Days'

More than just our brand, O Happy Days is a feeling—a feeling we strive to give our clients every single day. It represents our promise of a brighter future for Teessiders, one where retirement isn't just something they experience, but something they celebrate.

We believe retirement should be filled with confidence, security, and—most importantly—happiness.



Hear from some of our clients here:



SCAN
TO WATCH
THIS VIDEO
& MORE



Our Vision

To be the 'go-to' firm in
Teesside for Financial
Planning

Our Values



We Tell It Like It Is



We Champion The Human Outcome



We Simplify To Empower



We Give Warmth & Comfort



We Put WOW In Everything We Do

Health & Wellbeing

We've Got Your Back



Private Medical Insurance

Are you tired of waiting in long queues at the doctors? Well, with this private medical insurance benefit, you can skip the lines and get straight to top-notch medical care.

- Taxable benefit
- You can choose to opt-out

Private Medical Insurance	
Years' Service	Private Medical Insurance
3 - 4	Single
5+	Family

Summary of Benefits	
	Foundation Costs
Excess	
Excess Type	Per Person Per Plan Year
Excess Amount	£100
Benefits	
Vitality Plus	Included
Core Cover ¹	Included
Primary Care ²	Included
Advanced Cancer Cover	Included
Out-patient Cover ³	Full Cover
Out-patient Diagnostics	Full Cover
Therapies Cover	Full Cover
Mental Health Cover	Not Included
Personal Health Fund (PHF)	Not Included
Optical, Dental and Audiological Cover	Not Included
Worldwide Travel Cover ⁴ (120 Days Per Trip)	Not Included
Employee Assistance Programme	Not Included

Health Cash Plan

Health Cash Plan	
Years' Service	Health Cash Plan
0 - 2	Level 1
2+	Level 2

Your Health Cash Plan is designed to take the worry and expense out of routine health costs.

What level am I eligible for?

- If you've been with us for less than 2 years, you're eligible for Level 1 cover.
- If you've been with us for over 2 years, you're eligible for Level 2 cover.
- If you're on probation or notice, you aren't eligible.

As this is a Taxable Benefit, tax must be paid by employees on the value of the Plan.

- For Level 1, that's around 90p per month for someone on Basic Rate Tax (20%).
- For Level 2, that's around £1.99 per month for someone on Basic Rate (20%).

You do have the option to opt-out of this benefit.

Download The My Medicash App

Access all the benefits of your health plan via the My Medicash App.

- Access to all of our digital health benefits
- Submit claims and update details in minutes
- Track plan usage and access virtual services
- Download and register for digital tools

Children Covered For Free Up To Their 24th Birthday

Up to four dependent children can be covered at no extra cost, up to their 24th birthday if in full time education.

Each child can claim half of the adult entitlement for those receipted benefits ticked in the table on the next page.

Benefits Of The Plan

Benefits of the Plan	Child Cover	Level 1	Level 2
Covering the everyday essentials			
Routine Dental Treatments	✓	£70	£110
Dental Accident and Injury	✗	£250	£350
Optical	✓	£70	£110
Quick diagnosis and faster recovery			
Specialist Consultations, Diagnostic Tests & Scans Including CT, MRI and PET scans	✓	£200	£250
Best Doctors® Interconsultation™ Programme Visit www.medicash.org/bestdoctors or call 0345 565 1852	✓	✗	✓
Complementary Therapies Covers physiotherapy, acupuncture, osteopathy and chiropractic treatments	✓	£160	£200
Alternative Therapies Covers reflexology, reiki, Indian head massage, Bowen & Alexander technique, homeopathy, allergy testing and hypnotherapy	✓	£75	£100
Chiropody	✗	£70	£110
Taking a preventative approach			
Prescriptions, Inoculations and Flu Jabs	✓	£70	£110
Health Screening	✗	£70	£110
Face to Face Counselling			
Up to 8 face to face counselling sessions	£100 / £200 / £250 Private Medical Insurance Excess Cover		

The benefit allowances shown above are the maximum amounts which can be claimed per year by each adult covered under the policy.

Child claims can be submitted by any parent covered on the policy. Virtual GP appointments can also be used for any children under 16 whom the policyholder has parental responsibility. On dual plans, partners have access to virtual GP appointments on a Pay as you Go basis. Best Doctors InterConsultation only available on Level 2 or above. Children must be over 16 or over to access the helpline.



Virtual GP

Don't wait for your GP - get a phone or video consultation - 24/7, 365 days a year.



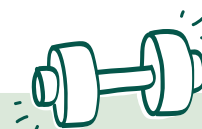
Health & Stress Support

Access 24/7 helplines, face to face counselling, and a digital wellbeing coach.



SkinVision

Skin cancer screening tool with risk assessment results in under 30 seconds.



Gym Discounts

Save at over 3,000 gyms, health clubs, yoga studios or boot camps across the UK.



mProve Yourself

Access a wide range of guided meditations, self-help guides and fitness videos.



Medicash Extras

Exclusive discounts, great deals and cashback on shopping, travel and more.

Health Checks

Health Checks	
Years' Service	Health Checks
0 - 5	Enlighten
5+	Reassure

Hello there, health-conscious heroes!
We've got a benefit that's gonna keep you in tip-top shape (and maybe even make you feel like a superhero). Introducing our Health Checks.

These will help you manage your health and flag up any potential problems before they become major issues.

Each year, you can participate in the Health Checks. You'll get pre-check questionnaires to fill out (don't worry, they're not as scary as they sound) and our friendly providers will come in on pre-arranged days to complete the chats/checks.

It's all confidential. Your report will be available via your portal, so you can check it out whenever you want.

Note: This benefit is available to all except those on probation or serving notice.

Enlighten Level

Improving the understanding of your personal health.

A 30-minute check that assesses your physical and mental health to help you understand how to improve your overall wellbeing and mitigate any future health risks.

Reassure Level

Giving you complete peace of mind.

A 50-minute detailed assessment of your overall health, focused on identifying any underlying health issues early and facilitating any intervention needed.

Enhance for over 40s

Any health check option can be enhanced with additional modules to identify, mitigate, and raise awareness of the specific health risks.

- ➔ Prostate Disease Test for men
- ➔ Bowel Disease Test for men and women
- ➔ Osteoporosis Risk Test for men and women

Health Checks		Enlighten	Reassure
Pre-check Questionnaires			
Nutrition Review	Reviews food intake to ensure diet contains the right mix of nutrients	✓	✓
Lifestyle Review	Reviews exercise, sleep and stress triggers and makes recommendations	✓	✓
Mental Health Signposting	Valuable advice on where to find external support	✓	✓
Health Check Tests			
Height, Weight and BMI	Measures the relationship between body weight and height	✓	✓
Body Fat%	Percentage of total body weight which is body fat	✓	✓
Visceral Fat Test - Abdomen Fat	Helps identify type 2 diabetes, heart disease and certain cancers	✓	✓
Metabolic Rate	This is the number of calories the body needs to function effectively	✓	✓
Body Water Percentage Test	The total percentage of fluid in the body	✓	✓
Bone Mass Assessment - not Osteoporosis	Measures the percentage of bone mineral compared to body weight	✓	✓
Total Cholesterol Test	The total sum of good (HDL) and bad (LDL) cholesterol in blood	✓	✓
Good Cholesterol Test	Measures the level of good cholesterol (HDL) - in blood	✓	✓
Blood Glucose - Diabetes Test	A test that can indicate diabetes	✓	✓
Blood Pressure Test	Test for systolic (highest) & diastolic (lowest) blood pressure readings	✓	✓
Leucocytes - Kidney Infection Test	Covers issues such as cystitis, urethritis and kidney infections	✓	✓
Nitrite - Bacteria Infection Test	Identifies waste product that is common in urinary infections	✓	✓
Protein - Kidney Disease Test	Blood and high levels of protein in urine can be indicators of kidney disease	✓	✓
Ketones - Dietary Protein Balance Test	Ketones are often excreted when people have high protein diets (ketosis)	✓	✓
Liver Disease Test	Identifies bilirubin in urine which is often an indication of liver disease	✓	✓
Blood in Urine - Kidney Disease Test	Blood and high levels of protein in urine can be indicators of kidney disease	✓	✓
Lung Function - Respiratory Test	Low lung function can be indicative of respiratory issues such as asthma or COPD	✓	✓
ECG - Electrocardiogram	Looks at the consistency of the electrical current running through the heart	✓	✓
Cardio Fitness Test	Assess the impact of exercise on the ECG and recovery rates of the heart	✓	✓
Haemoglobin - Red Blood Cell Test	A test which shows iron levels in blood		✓
Blood Oxygen Saturation	Low levels of oxygen in blood can be sign of asthma or low iron levels		✓
Thyroid Blood Test - men and women	This test can indicate an over or under active thyroid		✓
Arteriosclerosis	A test to identify hardening of the arteries		✓
Additional Enhance modules			
Prostate Disease Test for men*	Indicates raised PSA levels common in prostate disease or cancer	✓	✓
Bowel Disease Test for men and women**	Identifies blood in the faeces which can be an indicator of bowel disease or cancer	✓	✓
Osteoporosis Risk Test for men and women**	A blood test to assess the risk of developing osteoporosis	✓	✓

Life Insurance

They say the only certainties in life are death and taxes. But with our free life insurance benefit, at least you can rest easy knowing your loved ones will be taken care of when you're gone.

Life can be unpredictable, however with our free life insurance benefit, you can have some peace of mind knowing you're covered.

Plus, you'll be able to check "buy life insurance" off your never-ending to-do list (and who doesn't love crossing things off a list?).

Let's be honest, no one likes thinking about their own mortality. But with your free life insurance benefit, you can at least have a bit of fun with it.

Start brainstorming all the crazy ways you could snuff it - grizzly bear attack? Meteorite? Alien abduction? Then rest easy knowing your loved ones will be taken care of no matter how you pop your clogs.

How it works

- All team members receive 4 x their salary
- Cover until Age 70
- Long-term absence cover Age 70
- Master trust: Access to a free trust to save you the time and cost of setting up your own

Life Insurance	
Years' Service	Life Insurance
Any	4x Salary

- Bereavement Services: Telephone counselling and an information pack for dependants
- Employee Assistance Programme (EAP): 24/7 confidential helpline providing support on everyday issues, covering family, money, health and wellness.
- Employee Assistance Programme with access to: legal services for employer: lifestyle, counselling and legal support (e.g. wills and probate) for employees
- Help@Hand App – with 24hr Access to GP's, Physios, Mental Health Support, for you and your Family



Paid Holidays: **More Time For You**



Holidays

Holidaaay, Celebraaate!

Who doesn't love an extra day's holiday, or ten?

Or maybe you can't get enough of your time here and would rather have some cold hard cash instead.

Holiday Buy & Sell Scheme

You can buy up to **3 extra days** of holiday or sell your unused holiday days back to us. It's like a little holiday bank account just for you!

Check out the employee handbook for all the details.

Birthday Delight

Your birthday is your special day, and we want you to celebrate it to the fullest. That's why you get your birthday off!

Whether you plan to party, pamper yourself, or simply enjoy some me-time, the day is yours to enjoy.

Holidays	
Years' Service	Days Holiday
<1	25
1	25
2	26
3	27
4	28
5	29
6 - 14	30
15 - 19	32
20+	35

Pension:

**A Happy Retirement
For You Too**



Pension Contributions

Here at Joslin Rhodes we believe in investing in you and your future.

That’s why we offer a generous pension scheme designed to grow as you do.

And the longer you stay, the more we pay!

Our contributions start strong and increase with your long service, reaching up to an impressive 10% employer contribution.

That’s extra money building your financial security for the future—on top of what you already earn!

Pension Contributions	
Years' Service	Pension Contributions
<1 - 2	3%
3 - 4	5%
5 - 6	6%
7 - 8	7%
9 - 10	8%
11 - 15	9%
20	10%

Professional Development: **We Invest In Your Future**



PlanHappy Training Modules

As you know, we take our lifestyle financial planning seriously here.

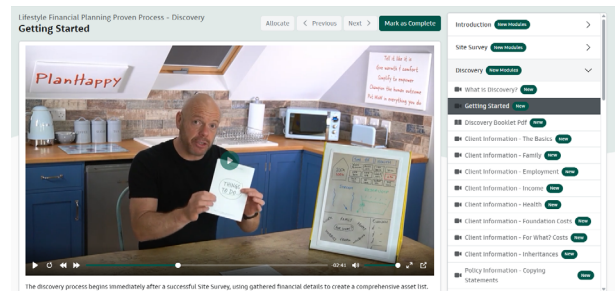
That's why we've developed the PlanHappy Lifestyle Financial Planning Process - a unique and comprehensive training programme that will teach you how to deliver a consistent and repeatable lifestyle financial planning service.

With free access to over 300 step-by-step modules, you'll be able to master every stage of the process.

And don't worry, we won't leave you hanging - the training is designed to be easy to follow, so you won't get lost in a sea of financial jargon.

We believe that every team member should have access to this training, because let's face it, financial planning isn't just for the planners.

Plus, with the PlanHappy Process, you'll be able to go beyond the why and understand exactly how to deliver an amazing lifestyle financial planning



Professional Qualifications Training

Looking to upskill and advance in your career?

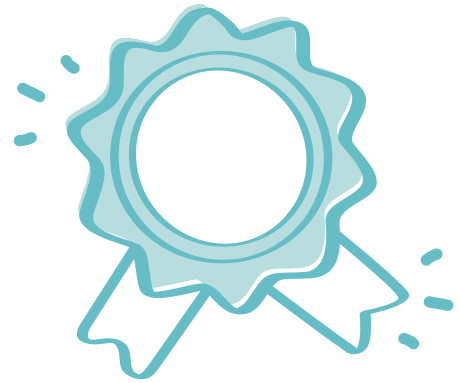
We've got you covered.

We know that investing in yourself can be a daunting prospect, but we promise it'll be worth it.

Not only will you gain new knowledge and skills that can help you excel in your role, but you'll also be able to show off to your colleagues that you know what you're talking about (and maybe even impress your boss a little bit too).

Plus, think of all the fun you'll have cramming for exams and studying in your spare time.

Okay, we know that doesn't sound like the most exciting thing ever, but trust us - there's nothing quite like the feeling of accomplishment you get when you ace that test and earn your new qualification.



HOW I SPENT MY SUMMER



odes Pension Advice & Retirement

Rewards:

**We Give Credit
Where Credits Due**



Not All Heroes Wear Capes

Hero of the Month

Could it be you?

Every month, we celebrate one incredible teammate who has truly gone above and beyond. Whether it's lending a hand, sparking fresh ideas, or just bringing a smile to the team, we think our heroes deserve to be rewarded!

Be our Hero of the Month and pocket £50 as a thank-you for your outstanding contribution.



Glenn Warwick

Celebrating True Heroes

Every year, we crown the ultimate shining star among all of our Heroes of the Month!

Named in honour of Glenn Warwick, this award is our way of saying "Thank you for being extraordinary!" The winner of the Glenn Warwick takes home £250, the glory of being our standout star of the year - as well as endless bragging rights!.



Prestigious Gala Ball

A Night Of Luxury

If you're a Hero of the Month, you'll have the chance to get dressed up with this invite to a Gala Ball along with unlimited bragging rights and the admiration of all your colleagues!



Long Service Awards

At Joslin Rhodes, we believe in appreciating the commitment, loyalty, and hard work you bring every single day.

That's why we're thrilled to offer Long Service Awards from your very first year with us!

For Your Shopping Pleasures

We're thrilled to offer Prezzy vouchers as part of our employee benefits package.

Here's why they're the perfect choice for our team:

Freedom of Choice

With Prezzy vouchers, you have access to a wide range of retailers, from high street favourites to online exclusives. Whether you're looking to treat yourself to a new gadget, some stylish new clothes, or a relaxing day out, there's something for everyone. Your shopping spree, your rules.

Convenience at Its Best

Tired of losing gift cards? With the Prezzy Wallet on the free Prezzy App, all your vouchers are stored securely in

Long Service Awards	
Years' Service	Award
1	£50 + Chocolate
2	£50 + Caricature
3	£50 + Caricature Mug
4	£50
5	£500
6	£100
7	£100
8	£100
9	£100
10	£1000
11	£150
12	£150
13	£150
14	£150
15	£1500
16	£200
17	£200
18	£200
19	£200
20	£2000

And It's All 'Powered by PlanHappy'.



**But Wait,
There's More...**



It Just Wouldn't Be Christmas Without Something Special

We believe in making every moment count. That's why we offer some truly special perks to celebrate and reward our amazing team members.

Christmas Cheer with Prezzy

Enjoy the festive season with a £50 Prezzy voucher as our gift to you! Treat yourself to something special and make your Christmas even merrier.

Christmas Eve Bliss

If Christmas Eve lands on a working day, guess what? You get the day off! Take this time to relax, prepare for the festivities, and spend quality time with your loved ones.



Exclusive Discounts

You're entitled to a whopping 75% off our Protect Estate Planning Services. That's right, you heard us correctly - 75%!

We know you're already planning on living forever, but just in case, it's always a good idea to have your affairs in order. And that's where our Protect Estate Planning Services come in.

We'll help you get all your legal ducks in a row so you can rest easy knowing that your future's protected.

So don't wait until it's too late - take advantage of this amazing offer and protect your future today.

Because who knows, with all that money you're saving, you might just be able to afford that yacht you've had your eye on.

How it works

- You'll get one opportunity per calendar year to take part in the process
- Priority initially will be given if you have vouchers from the old scheme
- You and your partner (if applicable) need to engage in our full process. **75% Estate Planning discount also applies to your partner if done together**
- Protect Survey/Design will be one combined meeting

Protect - Estate Planning Scheme	
Years' Service	Estate Planning
Any	75% Discount

- You'll need to provide your own witnesses for the Protect Activation meeting
- Cancelling meetings may mean your process is forfeit for that year
- Anyone involved in this process needs to respect their colleagues' right to privacy
- These products only cover you and your Partner/Spouse only
- Prices include the cost of the OPG Fees, where applicable
- Availability of this service will depend on availability and capacity to deliver the service
- This benefit isn't available if you're on probation or notice



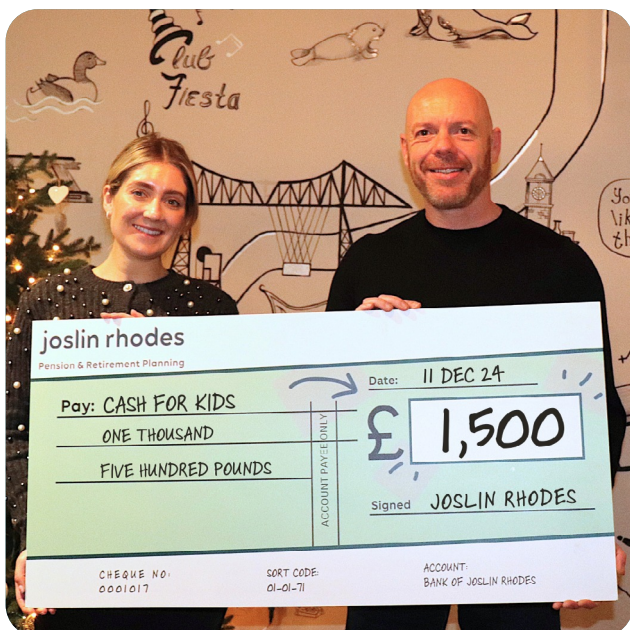
You Can Help Us Make a Difference

JR Cares is our purpose-driven corporate giving programme, dedicated to giving back to our clients, colleagues, and community.

At Joslin Rhodes, we believe in making a real difference by supporting local causes, fostering employee experiences, and showing appreciation to those who matter most to us.

Through JR Cares, we channel our resources and enthusiasm into initiatives that benefit Teesside, the place we proudly call home.

Whether it's through our Monthly Dress Down Days, 'Just Because' days for our team, charitable donations or memorable client events,, our goal is to always create positive change and inspire others to do the same.



Here's just some of the local organisations we've helped so far:

- St. Teresa's Hospice Darlington
- Cash For Kids North East
- South Cleveland Heart Fund
- Rubies Charity
- Middlesbrough Club Foundation
- Teesside Family Foundation
- Age UK Teesside

*Have a cause close to
your heart that could
use our support?
Let us know...*

Why We Think You'll Like It Here

We know that a job isn't just about the work—it's about the people, the culture, and those little extras that make your day better.

Friendly, Teesside Team

Always ready to support you.

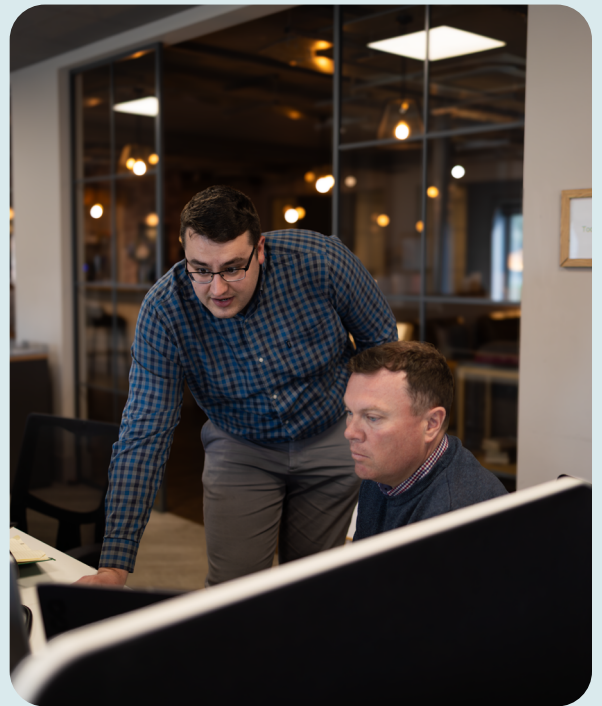
A One-of-a-Kind Atmosphere

No stiff suits, no boring meetings—just great people, working together, and having a laugh along the way.

Unlimited Coffee

Because everything is better with caffeine (or tea, we don't judge).

Oh and of course, **free parking!**



See What People Have To Say About Working Here



SCAN
TO WATCH
THE
VIDEOS



I'm Harry and I'm a Financial Planner. My role consists of holding client meetings on a daily basis and taking them through our specialist financial planning journey.

A typical day for me would include multiple meetings with both clients and internal staff members. These meetings vary depending on where our clients are in the process. I also have time in my diary to prioritise training and on-going personal development.

The thing I love most about working at Joslin Rhodes is the friendly atmosphere and the consistent support from all team members.

I'm Tom. I work in Client Services for the New Business Team. We do a full array of tasks ranging from gathering information on clients' policies to processing withdrawals and pension switches. Alongside this I help in the sales department, dealing with potential client enquires.

As you can imagine I don't really have a 'typical day'. However, I do have regular meetings both internal and client facing, as well as specific tasks such as creating and maintaining client investment portfolios that I complete often.

There are two main reasons I enjoy what I do. First, the team here at Joslin Rhodes are brilliant, everyone gets along whether that's within our own departments or business wide. Secondly, the sense of fulfilment. Knowing that our work contributes to clients being able to live their lives to the fullest is a great feeling. I have been a part of cases where we have told clients they can retire immediately and being able to see the relief in their reactions is extremely rewarding.



I am Daisy, a Paraplanner within the Ongoing Servicing Team here at Joslin Rhodes. This means a big part of my role is assisting the planners by writing reports for client meetings, analysing the performance of the portfolios we manage for our clients as well as policies outside of our management, providing tax guidance, creating cash flow models and writing suitability reports. Generally, I do all of these things on any given day at work, especially preparing reports for our clients to go through in meetings with the planners.

Joslin Rhodes is a great place to work, and one of the things I love most about it is that the work we do here really does have meaning for our clients. The service we give to people can help them grow the courage to retire and enjoy their lives after working so hard and that's something I think is really special. Being here allows me to learn while I work, and to face new challenges every day; and I know my colleagues will always be there to give a helping hand if I need it.

Want To Be A Part Of This?

Book onto our next **Recruitment Discovery Session** at our Teesside branch in Preston Farm, Stockton. Register here to secure your spot.

During the session, you'll get to look around, learn more about our unique Lifestyle Financial Planning Service, and speak to our existing team to find out more about their roles (and whether you'd like to be part of it too!).



SCAN
TO BOOK
YOUR
PLACE

Our Approach to Financial Planning is Different... and So Too Is Our Recruitment Process



Here's Some Of Our Most Popular Roles:



Client Service

This role is the glue in between the stages and the engine room of the whole process. It's about making sure that clients are looked after and feel the warmth and comfort of knowing that everything is going to be OK.



Paraplanner

Paraplanners are the engineers and spend most of their time on using software, doing analysis, and writing technical reports to formulate the financial advice. This is about diagnosis, analytics, and financial engineering.



Financial Planner

Financial Planners do the coaching and planning work with the clients and deliver the financial advice. They are the primary liaison with the clients and guide them through the process.



↖ SCAN
TO FIND
OUT MORE

Great People Great Perks Great Place To Work

Call: 01642 52 55 11

Email: advice@joslinrhodes.co.uk

Click: joslinrhodes.co.uk

Visit: Joslin Rhodes, The Planning Rooms,
Preston Farm, Stockton on Tees, TS18 3TA

joslin rhodes Pension & Retirement Planning

Joslin Rhodes is authorised and regulated by the Financial Conduct Authority.