

# You can always count on Asda Sharesave for a safe return!

A guide to help you start saving

**Jump to it**  
make sure  
you apply by  
**Monday 18th  
March 2019**



**ShareSave**  
Your 2019 Invitation

The **Asda Sharesave plan** is just one of the great benefits open to Asda colleagues.

The aim of this guide is to answer the most commonly asked Sharesave related questions, explain how it actually works and show what colleagues have saved for previously.



**Hayley Tatum**

Senior Vice President – People

**Please note**  
that neither Asda, Computershare nor Walmart can give you any financial or tax advice in relation to Sharesave and this guide is intended for information purposes only.

**You can always count on Asda Sharesave for a great return!**

## Your Asda Sharesave questions answered...

### Q What is Sharesave?

A Put simply, it's a savings plan, where you save an amount directly from your net pay every four weeks for three years. After three years, you will have the chance to buy Walmart shares at a discounted option price. The whole scheme is run by Computershare on Asda's behalf.

### Q What is the "option price"?

A The option price is the average of the Walmart share price over three days before the day that the price is set for entry into the Sharesave scheme, converted from US dollars into British pounds and discounted by 20%. This 20% discount is only available to Asda colleagues who are eligible to join the Sharesave scheme. This is part of what gives Sharesave the potential to be such a fantastic benefit.

### Q Am I eligible to join the 2019 plan?

A If you joined Asda on or before 19 September 2018 you are eligible to join the plan. You must also still be employed as at the grant date (19 March 2019) and be a UK tax payer.

### Q Are there any risks with joining Sharesave?

A Sharesave is still a risk-free saving plan in uncertain times. You will always get back the money you have saved and there is the potential to benefit at the end of the term if the Walmart share price has increased. Furthermore your savings held by Computershare are protected under the Financial Services Compensation Scheme (FSCS).

### Q How much can I save?

A The minimum amount you can save every 4 weeks is £5. The maximum amount you can save every 4 weeks is £400; this includes contributions under any other Sharesave contracts you may have. The maximum amount you can save in the 2019 plan can be calculated by deducting the amounts you are saving in previous plans from the £400 maximum amount. It's also worth noting that



**ShareSave**  
Your 2019 Invitation

For more information visit [asda.walmartone.com](https://asda.walmartone.com)



## Questions and answers continued...

because we normally pay colleagues 13 times a year and not 12 you will have 1 “free” month each year meaning that there will be no Sharesave deduction in that month. Before you apply, you can use the Savings Calculator on the website **computershare.com/asdashareplans** to find out how many shares you can buy with your elected savings amount.

### Q When can I join?

A You can join from 26 February 2019 until midnight on 18 March 2019. You can find joining instructions on page 10 of this guide.

### Q After I join what happens next?

A Once you have applied, Option Certificates will be available online around the end of April 2019 and it will confirm your monthly savings amount, the length of the savings period, the option price and the maximum number of shares you would be entitled to buy at that option price.

All of this information is also available on the website **computershare.com/asdashareplans**

The first deduction for the 2019 plan will be taken from your 21 June 2019 pay.

### Q Can I join more than one plan?

A Yes, you can join multiple plans as long as your savings are not exceeding the maximum £400 per month limit. So, for example, you could save £100 in one plan, £50 in the second, £100 in the third and £150 in the fourth plan.

### Q Can I change the amount that I save in any one plan?

A No, the savings amount that you commit to cannot be changed, so ensure you choose to save an amount that you know you can afford.

### Q What if I decide that I don't want to keep saving?

A If you decide, for whatever reason, that you do not want to complete the 3 year savings period you can simply request to cancel your savings contract via the Computershare website or helpline and withdraw the full amount that you have contributed to date penalty free.



### Q What if I leave the business?

A If you leave the business, for whatever reason, Computershare will write to you with the options available.

### Q Can I pause my contributions?

A Yes, you can suspend payments for up to 12 months. For each contribution month that you suspend the maturity date will be delayed by a month. If you miss more than 12 months of contributions you lose the option to buy shares and your savings contract will need to be closed. Computershare will contact you in order to return your funds.

### Q Can I cancel an existing plan in order to contribute more to this year's plan?

A Yes you can. Simply log on to the website **computershare.com/asdashareplans** or alternatively call the helpline on **0800 923 1507** before the last day of enrolment and select the appropriate option.

In light of the proposed merger with Sainsbury's we have prepared additional Q&A's which outline in more detail what will happen to your Sharesave plans if the merger goes ahead.

Login to Asda WalmartOne to find out more:

**<https://asda.walmartone.com/pages/asda-and-me/people/benefits-and-rewards/shares/sharesave/>**



**ShareSave**  
Your 2019 Invitation

**You can always count on Asda Sharesave for a great return!**

For more information visit **asda.walmartone.com**

# Take a look at the return a colleague received from their savings...

Here's an example which shows a real outcome for a colleague who had a 2015 Sharesave plan and opted to sell their shares as part of the 1 July 2018 sale date.\*\*

You can always count on Asda Sharesave for a great return!



## Colleague joins Sharesave in 2015

The scheme option price was set at £43.79  
The colleague decides to join by text, saving £20 per month.\*



## Colleague saves for 3 years

£20 was deducted from their payslip 12 times each year for the next 3 years.  
After 3 years their savings had grown to £720, and the scheme had reached its maturity.



## Sharesave matures in 2018

The share price is now £63.75  
If the colleague chooses to use their savings to buy the 16 Walmart shares, they have an option to "sell" or "keep" those shares.



or



## Options at maturity

Please be aware that past performance is not an indication of future performance.

\* This meant they had an option to acquire 16 shares at the end of the 3 year savings period. 16 shares is worked out by dividing their £720 savings by the £43.79 option price.

\*\* This example is for illustration purposes only and there is no guarantee of financial gain. You should only commit to save what you can afford. The amount which you agree to save in each pay period is protected however, the actual performance of shares is dependent on the share price at the time of entry into the Sharesave scheme which determines the option price set and the share price at the time of maturity. As the shares are Walmart shares your outcome would be based upon the exchange rate at the time you sell, subject to applicable sale fee and charges at the time. Neither Asda, Walmart or Computershare can give you any financial or investment advice.

For more information visit [asda.walmartone.com](http://asda.walmartone.com)



# Just over 40,000 Asda colleagues are already taking part in Sharesave.

Here's some of the great things our colleagues have to say about the benefits of joining the scheme.

**You can always count on Asda Sharesave for a great return!**



“It's a great way to save for that holiday that you've always wanted, or pay for that extra special gift you've always fancied and lastly you don't miss it as it's taken directly out of your pay packet”

**Alison, Sutton in Ashfield**



“Even saving £5 a month for 3 years is something to look forward to – just commit to what you can afford”

**Lisa, Cannock**



“Definitely join as you will never lose any money. Great investment and you could earn quite a bit back”

**Carole, Weymouth**

“There is no risk associated with Sharesave and you are guaranteed to not lose money. The returns are potentially higher than an ordinary savings account with a bank or building society”

**Ollie, Asda House**



“Compared to bank account saving rates my returns have been much greater with Asda Sharesave”

**Helen, Asda House**



“As your contributions are taken from your pay it is easier to budget and not spend elsewhere”

**Jane, Bradford**



“It's so easy to sign up by text message and with no risk attached why wouldn't you join?”

**Emma, Asda House**

“It is the best colleague benefit Asda provides”

**Carl, Depot**



**ShareSave** Your 2019 Invitation

# It's quick and easy to join Asda Sharesave

You can apply to join this year's plan using either of the following options:

**Text\*** (the fastest way to apply!)

- Start your text with SAYE (space)
- Input your 10 digit Walmart number (space)
- Enter the amount you would like to save every four weeks e.g. **SAYE 1401234567 50**
- Send your text message to: **07950 081609**

**SAYE 1401234567 50**



or join **Online**

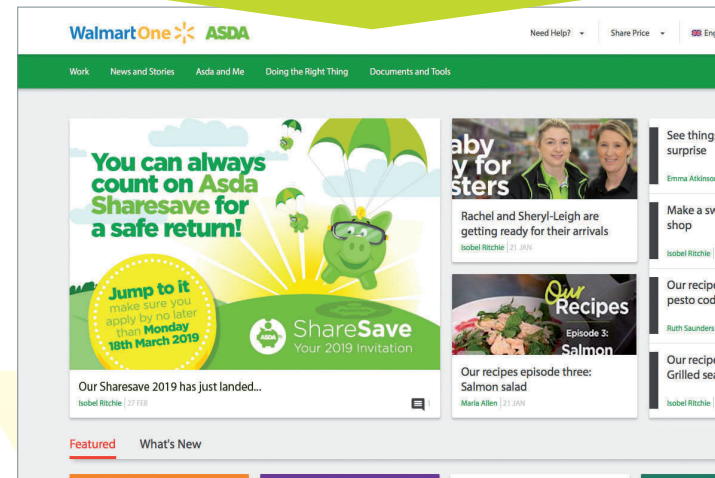
**You can apply via your PC, Tablet or Smartphone...**

- Login via **computershare.com/asdashareplans** and follow the on screen instructions. You'll need an active email address for this process.
- You'll need your 10 digit Walmart number and PIN.



Your information will be used to enrol you onto the scheme and administer your participation. To find out more about how your information is used, looked after and your Privacy rights, visit the Colleague Privacy Centre on WalmartOne > Doing The Right Thing > Privacy > Your Personal Information.

**For more online information about Asda Sharesave go to [asda.walmartone.com](http://asda.walmartone.com)**



If you need any further information please call the

**Sharesave helpline**  
**0800 923 1507**

**Opening times**

8:30am till 5:30pm, Monday to Friday  
(excluding Bank Holidays)

**Jump to it!**  
**The deadline to join Asda Sharesave is midnight Monday 18th March 2019**



**ShareSave**  
Your 2019 Invitation

\*Text messages will be charged at your standard network rate. If you do not receive a confirmation text message within 2 hours please contact the helpline on **0800 923 1507**. You can find the terms and conditions for participating in the Asda Sharesave Plan and for applying by SMS, along with the Financial Services Compensation Scheme (FSCS) information sheet at **computershare.com/asdashareplans** under 'Plan Documentation' or alternatively you can call the helpline on **0800 923 1507** to request a copy. You will be deemed to have read these documents and that you agree to all terms and conditions if you apply for the new plan by SMS.



001CSN5711



**ShareSave**  
Your 2019 Invitation

For more information visit **[asda.walmartone.com](https://asda.walmartone.com)**