

corporate adviser

R O U N D T A B L E



WELLBEING'S ROLE IN DEVELOPING CORPORATE CULTURE

- THE RISING COST OF POOR FINANCIAL WELLBEING
- TIME TO RECONNECT

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CONNECTIONS WITH PURPOSE

In a remote or hybrid work environment, regular engagements are needed if corporate culture is to be fostered

John Greenwood

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The growth in added value support services from workplace protection providers has been one of the megatrends of the last decade. Virtual GPs, mental health support, EAPs, physio and voluntary benefits have become increasingly prevalent across the industry.

These digital services have proved immensely useful through the pandemic, with uptake of many types of support soaring.

So ubiquitous are some of these services that we now have a situation whereby employers could offer their staff access to an EAP through their group risk product, their PMI, their corporate cash plan and also a standalone version.

So what's next? What will be the next service that is offered, and how can it be delivered.

What employers really want right now is something that can go some way towards replacing what has been lost as a result of the switch from an office-based nine to five, Monday to Friday to some form of remote or hybrid working arrangement.

Yes, remote working has been beneficial for many, saving money, time and energy. But it has also, in many cases, seriously diminished the connection employees have with their work, with negative consequences.

Employees can feel less loyal, motivated and connected. They can feel isolated, depressed and lacking in purpose. And this can impact their physical and mental wellbeing. What's more, employers may see a drop in productivity as a result.

We all need a purpose to what we do. Yes we go to work for money. But we work better when there is a purpose to that work. Employers that can communicate the purpose behind their business to their staff, and connect that through multiple touch-points through the week, can expect to see more engagement from employees who are feeling better about the work they do.

Benefits can help support corporate culture if they facilitate engagements with staff that reflect genuinely-held positive values from within the organisation.

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WELLBEING'S ROLE IN DEVELOPING CORPORATE CULTURE

THE RISING COST OF POOR FINANCIAL WELLBEING

Supporting employee wellbeing is a key element of corporate culture for forward-thinking employers. Employee benefits can support staff through these difficult times. **Emma Simon** reports

The inflation-fuelled cost of living squeeze means a far greater focus on financial wellbeing will be needed to support employees and help employers retain talent and maintain productivity.

Speaking at a Corporate Adviser briefing event last month Charles Cotton, senior adviser, performance and reward at the Chartered Institute of Personnel and Development (CIPD) said that the coming years would see financial wellbeing play an increasingly important role in supporting corporate culture, as employees and employers grapple with rising costs and a post-Covid environment that had seen significant disruption to working practices.

The pandemic, he said, has highlighted the challenges of recruiting and retaining talent – a problem which had been exacerbated by labour shortages in particular industries. This, he told delegates, has led to many organisations re-evaluating how they reward staff, be it via salary, benefit packages or through the working environment and culture.

Benefits review

Cotton said the concepts of 'corporate culture' and 'wellbeing' had evolved, and argued neither were easy to define.

"At the CIPD we prefer to talk about corporate climate. This can be a bit more precise, when talking to employees in terms of reward and training, and inclusion and diversity."

The concept of wellbeing has also evolved he says: "Initially it was about a health and safety in the workplace. Over time we've seen a shift towards a more proactive approach, which seeks to prevent people from falling ill in this first place.

"Alongside this we've seen the primary focus shift from physical health to encompass mental health as well. Ten or 15 years ago people were very reluctant to talk about their mental health, particularly in the workplace. But there's been a concerted push by organisations to try and create a

more open environment where people can talk about their mental health more openly."

Reward questions

When it comes to the financial element of 'reward', Cotton said many organisations are taking a 'targeted' approach. "They are looking at who the essential people are in any organisations, who they can't afford to lose and looking at what they can do for them."

But he said the tendency to focus solely on the financial aspects of reward may be short-sighted. He cited the examples of attempts to increase recruitment of lorry drivers in the logistics industry, where simply giving more pay isn't the answer. Many have called for better working conditions, longer breaks, "a sense of dignity" as he describes it, alongside a more generous hourly rate.

Taking a more holistic approach to the concept of reward can help with recruitment and retention of talent across the workplace, and benefits have a clear role to play in this, he said.

A range of employee benefits can support wellbeing in the workplace, including financial wellbeing. As well as financial education programmes, access to EAPs, virtual GPs and other added value-benefits can ensure employees can access appropriate help when they need it.

Cotton also shared research on how benefits packages offered by employers had changed since the pandemic.

"In terms of benefit spend there was little change during 2020. However 35 per cent of the organisations we spoke to had changed their benefits. As you would expect things like Christmas parties disappeared, and organisations amended annual leave policies for example, as many people weren't using them so there was flexibility to carry them forward," said Cotton.

During this period Cotton said there was more emphasis on communicating



employee benefits, particularly add-on ancillary benefits, such as EAPs and virtual GPs.

Getting physical

Looking forward to 2021, there was more of a focus on protecting employees' physical wellbeing, with exercise programmes. There has been more embedding of flexible working practices, as well as the introduction of paid bereavement leave. "Organisations have often gone further than the legal requirement on these issues," he said.

Looking ahead, research with employers suggests that many are looking to spend more on benefits. But Cotton



Verlingue UK head of employee benefits Mark Pugh (top left), healthcare consultant at Buck Zoe Ashley (bottom left), and managing director of Beckett Investment Ian White (main image)

go back and look at this at a later date. Has this improved? How has an organisation shifted the dial on this?

"It's an opportunity to help employers think about how they are managing pay within their organisations and employee benefits alongside broader issues of reward."

Many of those attending the debate pointed out that changing hybrid working conditions has made it more difficult to evaluate employee wellbeing. Verlingue UK head of employee benefits Mark Pugh said that while some staff may be keen to return to the office, others like the flexibility that homeworking offers.

These hybrid arrangements offer challenges for employers, when it comes to benefits programmes, both in terms of communication and ensuring these benefits meet the needs of a diverse workforce. He pointed out that different sized business, across different industries will have very different needs and there is no "one-size fits all" approach.

Zoe Ashley, healthcare consultant at Buck pointed out that the ability to work from home has helped many employees with children or older relatives to care for. This flexibility can create loyalty, helping with staff retention. But she also stressed that it is important for employers to audit benefits, to find which are most valued. "It is about recognising what staff want and need, and supporting them."

Cotton points out that while there has been a surge in home-working as a result of the pandemic, other flexible working arrangements - for example part-time work, job shares, compressed hours or flexi-time have all become less widely used over this period.

Wake-up call

Ian White, managing director of Beckett Investment said he felt more SMEs are now waking up to the importance of employee benefits and the vital role they play in recruitment and retention of key staff.

He said: "If in a pandemic you can't decide if employee benefits are a good thing then I am not sure when the penny will drop." He said many understood this before the pandemic, but this has brought home the importance of a healthy ►

said: "The number of new benefits is small. It is basically organisations spending more on what they have already got, rather than bringing in new benefits.

"When we talk to organisations a lot of this new spend is around coaching and mentoring programmes, apprenticeships and cycle- to-work schemes."

Future benefits

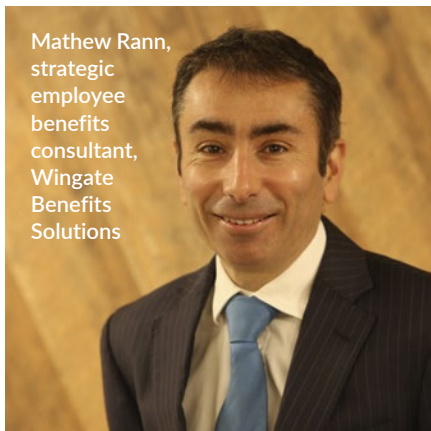
Delegates debated the role benefit consultants had in helping employers ensure benefits met staff needs, as well as delivering on employer objectives.

Keith Bale, head of distribution at YuLife pointed out that future benefit spend doesn't seem to address some of

the critical wellness issues that the industry is seeing coming out of Covid. He said that many organisations may need more help from consultants and insurers when it comes to addressing these issues.

Cotton agreed, and said part of the problem is that employers have been "quite tactical" but may need to think more strategically to address the issue of employee wellness and how this supports their own business.

Critical to this is to have some means of measuring the wellbeing of staff, including financial wellbeing. "It's important to create a baseline, to understand how employees feel about their financial situation, and then



Mathew Rann,
strategic
employee
benefits
consultant,
Wingate
Benefits
Solutions

workforce, physically and mentally. For small businesses staff remain their most crucial asset, he pointed out. "The SME market is falling into two camps, those that get this, and those that are falling behind on this issue. Those that are falling behind are doing so at quite a rate."

Mathew Rann, strategic employee benefits consultant for Wingate Benefits Solutions says engagement is a two-way process. Benefits need to be properly communicated to employees, but employers also have to engage with their staff to understand their needs better. Consultants can help with this process.

He added: "The most important thing for employers is to engage with their staff and find out exactly what they want, rather than forcing them into a solution that is best for the business, not the employees."

"Business may be pleasantly surprised that more people than they thought want to spend time in the office. There isn't a one-stop shop when it comes to benefits and wellbeing that says this is right for everyone."

"The key thing for businesses large and small is that benefit packages should be proactive, helping to make staff more resilient: emotionally, physically and financially." ■

FINANCIAL WELLBEING AND PHYSICAL AND MENTAL HEALTH

Chartered Institute of Personnel and Development (CIPD) senior adviser, performance and reward Charles Cotton believes there is a need for more detailed research into this area, but added that the work undertaken to date, by the CIPD and others, shows a real correlation between money problems and an individual's stress levels, mental health and wellbeing.

"It is still early days in terms of researching financial wellbeing, but more organisations are becoming aware of this issue. Back in 2016 the CIPD surveyed employees and asked whether financial worries had negatively impacted their work. We found one in four of them said this was an issue, most commonly resulting in lack of sleep. This led to fatigue, a lack of focus and in some cases taking time off work."

"For organisations there is the implication that higher levels of financial stress among the workforce can lead to lower levels of employee productivity, innovation, creativity, and poorer customer service — as well as higher levels of absence or workplace accidents."

He said employers were already looking at financial wellbeing before Covid, but the pandemic has put additional financial strains on many employees and their families.

The challenge, according to Cotton, is that these could be intensified significantly by the cost of living squeeze, which looks set to worsen significantly this year — with inflation forecast to rise to over 7 per cent, thanks to spiralling food and fuel bills and further tax and national insurance rises on the way.

Cotton said the extent of this problem can clearly be seen in research that tracks people's financial wellbeing. In Autumn 2020, six months after the start of the pandemic, a CIPD survey of employees found that just under half (49 per cent) said their financial security had changed during the pandemic. Around 35 per cent said their financial situation had worsened, although 14 per cent there had been some improvement, as a result of a no commuting costs and savings on eating out, holidays and other expenditures.

A similar survey conducted by LCP in January 2021 found a third of employees now said



Charles Cotton,
senior adviser,
performance and
reward at the
Chartered Institute
of Personnel and
Development (CIPD)

money worried were impacting their ability to do their job.

The pandemic may have receded, and wages are starting to rise, particularly in sectors hit by labour shortages. But this, he says has to be factored against the cost of living squeeze — which has the potential to affect an even greater swathe of the workforce than Covid.

Organisations need to address this issue, and should not be complacent that a workforce of higher-paid workers is immune from these financial stresses he warned.

Cotton was sceptical about the success of financial education in improving financial wellbeing.

He said: "The research undertaken has found that actually financial education

doesn't always help a great deal. This is not necessarily with the financial education itself, but how it was being delivered."

Targeted education programmes, broken down to topics and potentially linked to employees' career or life cycle may prove more successful. He added: "Debt counselling has also been shown to be quite useful. One challenge though is the fact that those who would most benefit often don't see the relevance for themselves."

"It is about developing the appropriate workplace culture, with an emphasis on transparency and being open, so people can be encouraged to access these kinds of services and help without feeling shame or stigma."

WELLBEING'S ROLE IN DEVELOPING CORPORATE CULTURE

TIME TO RECONNECT

Multiple micro-moments of engagement can help foster a stronger sense of culture within organisations – while at the same time bringing productivity and wellbeing benefits. **Muna Abdi reports**

Developing a corporate culture and connecting staff with it through multiple 'micro-moments' of engagement can help rebuild much of the employee loyalty that may have been lost through the pandemic.

That was one of the key messages from speakers at a Corporate Adviser briefing on wellbeing and corporate culture held in partnership with YuLife last month.

Speaking at the event, YuLife head of broker distribution Barry Waring said that digital interactions or touchpoints can be used to gauge employee wellbeing, measure experience and help build the corporate culture. These experiences, which he described as 'micro-moments', can play a role in attracting and retaining talent in the new hybrid working environment in which employees, not employers, often now hold the strongest cards.

Four pillars

Waring split culture into four pillars: mission, values, people, and benefits. Businesses need to look across these four aspects, he said. He also pointed out the sound business reasons for doing so. A strong culture can help businesses be more flexible, allowing their staff to adapt to changing circumstances – something that has been vital over the last two years, he argued.

This has the potential to not only enhance employee wellbeing, but also allow businesses to be more competitive in changing and evolving markets.

Waring pointed to recent research conducted by YuLife that shows the vital role that corporate culture has to play when it comes to the recruitment and retention of staff. The survey found that 65 per cent of employees believe a good corporate culture is one of the reasons for staying in their current job. It also found 33 per cent of adults said an unappealing organisational culture would lead to them passing on what would otherwise be an ideal job opportunity.

Talent war

As Waring pointed out, these figures should ring alarm bells for employers – particularly in today's economic climate, where many businesses are struggling to recruit the right employees.

"There could be employers that won't get those best-in-class employees because of the culture."

When it comes to job satisfaction, YuLife's data shows 56 per cent of adult employees feel a good organisational culture is more important than pay. Employee benefits have a key role to play in

this, with 69 per cent saying they would pick one employer over another if it offered superior benefits.

Benefits not only help with staff recruitment and retention, they also can help support productivity levels. Waring quoted figures showing that 39 per cent of people who are happy in their jobs stating that being happy drives them to work more.

Given these results he said it is not hard to see why many HR and reward professionals are prioritising wellbeing strategies, and see this as being a key way to underpin a good working culture. This, he said, should help open doors for advisers and be a good starting point for conversation about offering or extending a range of employee benefits.

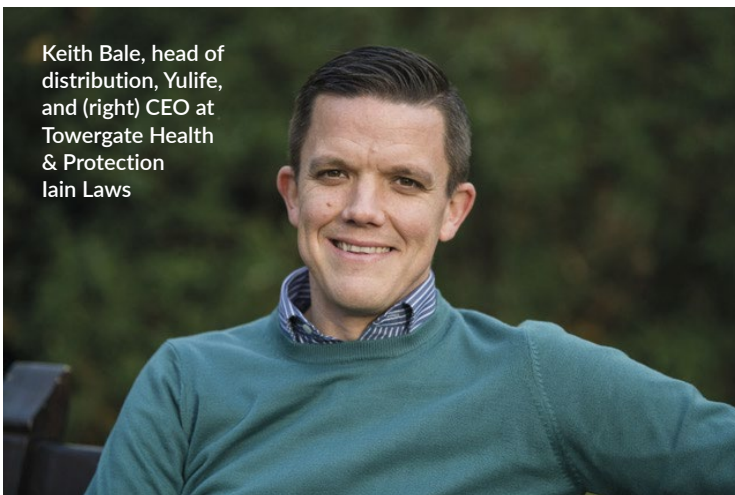
Wellbeing priority

"So 99 per cent of HR and reward professionals believe that 2022 is the year that wellbeing is the priority. This feels like a statistic which can only help support the conversations [advisers are] having with clients, because fundamentally, that's a huge number."

Over the last two years, workplace engagement has transformed as a result of the Covid pandemic, and subsequent lockdowns. The switch to remote working and the far greater use of digital technology has changed the way employers interact with their employees – and the way employees interact with each other.

Without this digital connectivity this can lead to a drop in employee engagement. But there are also negative consequences to our increasingly reliance on a digital communication methods. One consequence of this has been 'digital fatigue' with latest figures from Ofcom suggesting that people last year spent 40 per cent of their time on a screen. ►

Keith Bale, head of distribution, Yulife, and (right) CEO at Towergate Health & Protection
Iain Laws



According to Waring, this has led to a need for management support and in some cases intervention, be it checking for staff burn-out or ensuring mental health is not jeopardised by an over-reliance on screens.

But this digital revolution has also transformed how employees communicate with their employees, and the way they deliver wellbeing strategies.

"Campaigns are now run digitally. We find that within organisations, they'll have dedicated reward and wellbeing specialists placed inside these businesses. They're held in much greater regard. It's no longer just 'fluffy' stuff, such as yoga at lunchtime. It's a lot broader than that, for example covering mental health awareness initiatives," said Waring.

Digital connections

Charles Cotton, senior adviser at the Chartered Institute of Personnel and Development (CIPD) adds: "Many of these micro-moments are created through line managers, so they need to be supported and developed so that they can respond appropriately to these moments."

Waring added that the range of added-value benefit that come with many group risk products – be it an EAP, a virtual GP or interactive reward tools – can provide important 'touchpoints', connecting employer with employee, and helping to build a sense of trust in the business. Digital tools like these can help foster team building initiatives, and create a sense of inclusion as well as promoting healthier lifestyles which can boost productivity.

Waring said: "These micro-moments essentially drive a sense of culture. It is an overall barometer of whether it is a healthy culture and workplace or an unhealthy culture and workplace. But businesses have



YuLife head of broker distribution
Barry Waring



the power to manage, drive and positively affect experience."

Many of the advisers attending the event agreed that these ancillary benefits were particularly valued in workforces that had adopted remote or hybrid working patterns.

But while many employees have embraced the flexibility offered by homeworking, advisers pointed out that this was not universal and many would be looking to return to offices in the near future. Advisers said it was important for wellbeing strategies to be flexible, and reflects the needs of both groups of workers.

Return to office

Iain Laws, CEO at Towergate Health & Protection said it was important that benefits reflected the needs of those working from home during the pandemic. But he said a growing number will be looking to return to the office. This has been reflected in his organisation's own workforce.

He said: "We started to introduce and respond to the need for flexibility in our

hybrid model last year, which we ran successfully for two months before the Plan B lockdown. Employees like having the choice, but what took us by surprise though was how many people said they'd actually like to be in the office four or five days a week."

He said issues like rising fuel prices might accelerate this trend, with the cost of heating the home all day borne by the employee. He said: "It's all about the leadership of the organisation and being visible and transparent. Those running the company need to set the tone and culture."

Diversity and inclusion

Wellbeing strategies need to embrace more than just where people are working. Consultants at the event pointed out that issues of diversity and inclusion are a key factor in the development of corporate culture and as such should be an important part of any discussion around benefits and wellbeing.

Buck senior consultant Sarah Brannan



Buck senior consultant Sarah Brannan (far left), Chris Evans, director, Gallagher (centre), Gary Briggs, owner of BriggsFiscal (top right), and Karen Gittings, senior corporate benefits consultant at LEBC group (bottom right)

Those attending the debate agreed that it wasn't necessarily a case of larger corporates being ahead of SMEs, much depends on an individual employers' outlook.

For or against

Gary Briggs, owner of BriggsFiscal and treasurer at the trade body Group Risk Development highlighted the fact that the companies that are pressing ahead with their wellbeing programmes are the ones engaging with employees and embracing the changes, rather than those who still have a "very old-fashioned attitude".

Karen Gittings senior corporate benefits consultant at LEBC group agreed, although she said some SMEs lag behind when it comes to recognising and communicating their own corporate values.

She said: "Some SMEs probably haven't even got too much of an idea when it comes to 'corporate value'. They just know there's been a big change since the pandemic, and they know that they want to get the best return on their benefits spend.

"So we're very keen to promote all of the additional services that are available, as it's proven that it increases engagement, and can help create a positive sense of corporate culture."

She said line managers have a big role to play when it comes to promoting these different benefits.

These ancillary benefits are particularly attractive to many SMEs, who with a far smaller number of employees may not claim as frequently on a group risk policy.

Waring said this has been particularly true since the pandemic, with many clients putting a greater emphasis on employee support programmes, virtual GPs and education options.

He said one of the challenges for the industry remains how to grow the SME market. "If we can have these in-depth conversations with clients, can we get to a space where we change the way the product looks and feels so that it suits that market?"

This he said will be one of the challenges facing advisers and providers in the years ahead, as the industry looks to meet the wellbeing challenge that has been created by the pandemic. ■

said: "Having leadership that understands the diversity of their workforce and can actually appreciate all these different perspectives is going to be key. I think the culture piece is getting more and more important to people as we're recruiting." She said that the workplace cultures needs to be inclusive – and these issues of culture are as important as core benefits and salary.

For employers one of the benefits of remote working is that it has enabled companies to attract employees for a wider geographical pool. This has been a benefit to both job seekers, and employers.

Keith Bale head of distribution at Yulife said: "One of the positive changes was that we ended up having a much wider talent pool because before everybody was in London every single day. Now we are in a more of a flexible working environment we've ended up being a kind of a global pool for talent. Almost half of our employees have a tech-based background and it's enabled us to find the best talents we possibly could find, whereas before it

was 100 percent in London and the surrounding area."

But employees working from multiple locations now face a variety of problems, including physical wellbeing challenges. Employers must support collaboration, teamwork, health, and productivity, and provide a quality environment, but this has proven difficult according to industry experts.

Waring said: "If we can give people the gateway to these health and wellbeing tools, we can actually start to prevent things by seeing them early."

Chris Evans director at Gallagher said: "The pandemic has pushed wellbeing firmly up the corporate agenda. There is recognition that people really are the most important asset in every organisation and you can't take them for granted any longer." However he admits that some businesses are "further ahead on the curve than others" when it comes to both recognising and acting on this fact.

OPINION

HOW INSURTECH IS BECOMING THE NEXT DIGITAL ECOSYSTEM

» **Sammy Rubin** CEO and Founder, YuLife



Insurtech was already a steadily growing sector within the larger tech, startup and fintech spheres when Covid-19 made landfall, catalysed cross-industrial digitization and accelerated the boom. This growth has been marked by the rise of insurtech giants such as Wefox and Zego, both with recent valuations above \$1 billion (making the latter the U.K.'s first insurtech unicorn).

So, what exactly is driving this insurtech surge, and how can companies and entrepreneurs in the space be successful? The insurance industry has long been perceived as boring, staid and adversarial, and is thus in need of an all-encompassing root-and-branch revolution. This change — the need for it and enactment of it — was expedited by the ongoing Covid-19 pandemic, which has underscored how important it is for financial organisations to offer lasting, digitally integrated value to users to safeguard their long-term wellbeing.

Building Bridges Between Different Industries

One of the best attributes of insurtech is the ability to find practical connections between industries that have historically operated according to siloed, vertically constricted data. Take health and wellness, for instance. Insurers are positioned to incentivize consumers to improve their wellbeing by reducing costs and offering lower premiums in exchange for completing healthy activities. And beyond individual use cases, businesses can also adopt this approach by acquiring insurance policies for their staff at a lower overall cost. The field of health and wellness is just the beginning.

Insurance is, at its core, a financial product. But there is no natural symbiotic mechanism that connects personal finance to healthy living — the world of banking, loans and mortgages is hardly commonly associated with wellness. But by harnessing their capabilities and technology to improve all aspects of a policyholder's wellbeing, in ways that can actually make a difference in users'

day-to-day health, insurtechs can change this relationship.

This intersection can best be summarised by the term "wellbeing." An individual's holistic wellbeing is not just determined by physical and mental factors but by financial stability, too. Insurtechs are uniquely positioned to map and connect various wellbeing services and provisions, and the products being built to do so should demonstrate the across-the-board impact that tech-driven lifestyle tools can have.

Insurtech And Business: A Symbiotic Relationship

Insurtech can also look to give companies and their employees the best value for their money to keep ahead of other insurance entities. Particularly when it comes to departmental budget planning, let employers know that they don't have to budget separately for insurance and for employee wellbeing. With an insurtech service, they can provide both.

Tech plays a key role in enhancing corporate efficiency. Insurtech providers can add an AI-powered capability to provide a data-based understanding of employees' wellbeing needs and habits. In my opinion, it's in the best interest of insurtechs to help organisations bridge gaps and identify new opportunities in their wellbeing strategies.

Today's Tech: The Key Differentiator

Savvy tech also allows for some of these processes to be gamified, which replicates the thrill of a game and channels it into wellbeing activities (for example, encouraging policyholders to "level up" and elevate their health and wellness routines in exchange for greater rewards like lower premiums or vouchers).

Insurance innovation must be driven by an ecosystem approach, one that not only taps into the power of AI and harnesses tech to support holistic wellbeing but that reflects the character and values of any given business as well. Tech is, after all, the product of an ecosystem itself. A thriving startup scene

cannot be built up without the involvement of different stakeholders, including founders, investors and regulators. So, it's only natural that the same logic should be applied when introducing tech products as regular features of the insurance world.

Insurtech Financial Products: Reinventing The Win-Win Scenario

YuLife is an adopter of what we see as a larger industry shift: turning financial products into a force for good. Today's workforce is increasingly seeing financial wellbeing as an important component of their overall wellbeing. Workplaces that hope to retain their talent are beginning to view financial wellbeing as something far more thoughtfully integrated than simply paying a salary, also encompassing financial benefits that secure employees' long-term financial futures.

Insurance has traditionally been seen as a "win-lose" product. When a claim is successfully made, the policyholder "wins" and the insurer "loses." The truth is that by reimagining this approach, insurers, too, can gain from proactive insurance practises, which see policyholders incentivized to reduce risk through adopting healthy habits. And for employers, the result can be a "triple win" scenario. Healthier employees can be happier, more productive and more loyal, all while costing less to insure. ■



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