



THE WINNERS

THURSDAY 30th JUNE 2022
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GROSVENOR SQUARE

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WELCOME FROM THE EDITOR

What a pleasure it was to be back in a room full of so many people from all parts of the workplace pensions, health, group risk and wellbeing sectors.

Last year's awards were held just as the nation thought it was emerging from Covid – only to go back into restrictions a few weeks after the event. This year, we were all daring to think things are getting back to normal, and that sense of excitement, joy and celebration was widely in evidence at this year's Corporate Adviser Awards ceremony.

To say it has been a difficult couple of years is something of an understatement. But through these troubled times our industry has more than stepped up to the plate, delivering health, wellbeing, protection and retirement solutions that have supported millions.

Now we are hopefully coming out of the Covid pandemic it seems the products and services our industry creates are being valued more than ever.

It feels like this sense of energy and renewal was evident in the many fabulous submissions entered into this year's Awards. With so many strong entries put in across adviser and provider categories, it is inevitable that some great organisations went home empty-handed. This is a mark of the rising standards in our sector, and better luck next year.

But the winners, celebrated in this Awards night supplement, can go forward in the knowledge that they have truly stood out in extremely competitive categories. The judging sessions behind these Awards are a unique form of scrutiny of the stakeholders in our industry. In some of the provider categories there were as many as 20 leading consultants and advisers arguing at length as to who should take home trophies.

Thank you to everyone who put in such strong, well thought-through entries, and to the judges who gave so much their time to consider them in such detail. And thanks also to our sponsors without whom the evening would not have been possible. Congratulations to all our winners – and I hope to see you all at next year's Awards.

John Greenwood, Editor

MEET THE JUDGES

CORPORATE ADVISER PANEL



Tristram Hawthorn,
partner, Employee Benefits
Collective LLP



Suzanne McGowan,
head of WorkWise,
LIFT-WorkWise



Steve Herbert,
wellbeing and benefits
director, Partners&



Steven McKay, associate direc-
tor – employee benefits,
Mearns & Company



Elliott Hurst,
director,
Hurst Advisory



Nick McMenemy, partner.
UK&I consulting leader &
London leader, Mercer Marsh
Benefits



James Monk,
head of DC
investments, Aon



Iain Chadwick,
managing director,
Johnson Fleming



Allyson Gayle,
head of risk & healthcare,
Premier Companies



Kay Ingrams, principal and
chartered financial planner,
Ingram' Insights



Charlie Goodman,
partner, Employee
Benefits Collective LLP



Andrew Barradell,
head of workplace
savings, Benefex



David O'Reilly,
head of consulting,
NFP



Charlotte Gibson,
associate director,
WTW



Stephen Jarrett,
principal, group risk
proposition leader, Buck



Alan Morahan,
chief commercial officer,
Punter Southall Aspire



William Johnson,
managing director,
The Ink Group



Lee French,
director,
Corinthian Benefits



Tim Gillingham,
director,
Benefiz



Stacy O'Sullivan,
senior consultant,
Muse Advisory



David Taylor,
managing principal,
Punter Southall Aspire



Mark Bingham,
partner,
SecondSight



Mark Futcher,
partner and head of DC,
Barnett Waddingham



Stephen Hackett,
head of corporate benefits,
Benefex



Jason Marley,
director,
Kerr Henderson Group



Jeff Scripps, director,
Generation Employee Benefits



Tony Powis,
non-executive chairman,
PIB Employee Benefits



Mark Pugh, head of
employee benefits,
Verlingue UK



Simon Redfern,
senior DC consultant,
First Actuarial



Andrew Waller,
director, Generation
Employee Benefits



Ed Watling, senior employee
benefits consultant,
Mattioli Woods



John Yates, principal
& DC proposition leader,
Buck

ADVISER CATEGORY JUDGES



Renny Biggins, head of
retirement, The Investing and
Savings Alliance (TISA)



Kevin Carr, managing director,
Carr Consulting and Commu-
nications



Suzanne Clarkson,
managing director, Coach
House Communications



David Harris,
managing director,
TOR Financial Consulting



Rita Butler-Jones,
co-head of DC,
LGIM



Wenda Field,
chief commercial officer,
UK, FNZ



Lee Lovett,
managing director, group
protection, AIG Life



Linda Whorlow,
managing director, workplace
investing, Aegon



Paul Williams,
head of pensions and financial
wellbeing, Travis Perkins



Gail Izat,
workplace managing
director, Standard Life



Dipa Mistry,
Kandola CEO,
Cloud8



Ron Wheatcroft,
technical manager,
Swiss Re

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Our workplace solutions are designed to give control and flexibility, helping members feel confident to make the right choices for their financial future.

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THE JUDGING PROCESS

How the awards were judged

The Corporate Adviser Awards 2022 are divided into two groups – Adviser Awards, which are judged by key figures from providers, trade body representatives and other industry stakeholders, and Provider Awards, which are judged by the Corporate Adviser Judging Panel, a group of 34 very senior consultants, advisers and brokers representing virtually all the key intermediaries in the workplace benefits sector.

ADVISER AWARD CATEGORIES

Adviser categories are entered by written submission, with a case study. Advisers are asked to explain how they have excelled in their business across key criteria set for each category. Entries are then judged in a two-stage process.

In stage one of the judging process judges are asked to rank the written submissions. Scores are then averaged out and shortlists are generated.

The second stage of the judging process sees Adviser Category Judges come together to debate the shortlisted entrants and determine which firms deserve to win the award. Judges take into account the quality of the submission, but are also able to bring their own knowledge of the organisation to the debate.

However, any judge having a conflict of interest in any category is required to declare it and sit out that part of the judging session.

Awards are given on the basis of the majority view of the judging panel.

PROVIDER AWARD CATEGORIES

Provider categories are judged in a three-stage process. However the first stage is different to the adviser award categories. In stage one, the 34 members of the Corporate Adviser Judging Panel are asked to rank all providers in each

category. These scores are then aggregated and shortlists created from those who have scored highest in this first round.

Providers are then invited to present a written submission explaining why they deserve to win the category for which they have been shortlisted.

Advisers then re-rank shortlisted providers based on their submissions.

These scores are used as a guide to support the final judging sessions, where advisers debate the merits of each provider and select winners. The panel is divided into groups of no more than 10 for the final judging sessions, which take place both online and in person in London.

As with the Adviser Award Categories, judges may base their decisions on both the provider's submission and their knowledge of the provider. Again, winners are based on the majority view of the panel.

WHAT JUDGES LOOK FOR

Both adviser and provider category judges look for clear, concise submissions that answer the brief. Judges bring their own experience of providers and advisers to the sessions, but will also mark down those organisations that present poor submissions.

Judges also look for case studies that are relevant to that particular category and that demonstrate the value given to both the employee/member and the employer. Statistics that bring this to life are generally well received by judges.

In some categories shortlists present 'David and Goliath' battles of bigger firms versus smaller firms. Just because firms are bigger does not mean they will always win. Judges expect more from bigger firms, meaning smaller firms that truly excel can score higher than bigger firms with greater capabilities that have put in an uninspiring submission.

AWARDS SHORTLISTS

CORPORATE ADVISER FIRM OF THE YEAR 2022

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advo
Aon
Barnett Waddingham
Corinthian Benefits
Howden Employee Benefits & Wellbeing
Lloyd & Co Employee Benefits
PIB Employee Benefits
XPS Pensions Group

CORPORATE ADVISER SMALL FIRM OF THE YEAR 2022

sponsored by Cloud8

BDHL
Generation Employee Benefits
Laurus Associates
Lloyd & Co Employee Benefits
MEC
Wingate Benefit Solutions

BEST PROVIDER DECUMULATION PROPOSITION

Aegon
Aviva
Legal & General
Nest
Royal London
Scottish Widows
Standard Life

BEST ESG ASSET MANAGER

Aviva Investors
BNP Paribas
Federated Hermes
Legal & General Investment Management
Royal London Asset Management

BEST DEFAULT ESG STRATEGY

Aegon Workplace Default (ARC)
Aviva - My Future Future Focus
BlackRock - LifePath Target
Date Funds
Legal & General - Target Date Funds
NEST - Retirement Date Funds
Royal London - Target
Lifestyle Strategies
Scottish Widows - Pension Investment
Approaches

BEST PENSIONS LAW FIRM

Arc Pensions Law
Sackers
Squire Patton Boggs (UK)

BEST GROUP PENSION PROVIDER

Aegon
Aviva
Cushon
Legal & General
Royal London
Scottish Widows
Standard Life

BEST PENSION ADVISER

sponsored by Aegon

Barnett Waddingham
Broadstone
LCP
LEBC Group
Wingate Benefit Solutions

BEST MASTER TRUST

Aegon Master Trust
Aviva Master Trust
Cushon Master Trust
Fidelity
Legal & General Mastertrust
NEST
Smart Pension
The People's Pension

ULTIMATE DEFAULT FUND

Aegon Workplace Default (ARC)
Aviva - My Future Focus
BlackRock - LifePath Target Date Funds
Fidelity International - FutureWise
Legal & General - Target Date Funds
NEST - Retirement Date Funds
Royal London - Target Lifestyle Strategies
Scottish Widows - Pension Investment
Approaches

BEST GROUP RISK ADVISER

sponsored by AIG

Barnett Waddingham
Howden Employee Benefits & Wellbeing
Incorporate Benefits
LEBC Group
MEC
Wingate Benefit Solutions

BEST HEALTH & WELLBEING INNOVATOR

Bluecrest Wellness
Health Shield
LifeWorks
Nuffield Health
Peppy
Vitality
YuLife

BEST FINANCIAL WELLBEING PROVIDER

Cushon
LifeWorks
Moneyhub
Nudge Global
Salary Finance
YuLife

BEST CASH PLAN PROVIDER

BHSF
Bupa
Health Shield
Medicash
Simplyhealth
Westfield Health

BEST ESG BENEFITS CONSULTANT

sponsored by Husky

Amba UK
Barnett Waddingham

BEST HEALTHCARE PROVIDER

Aviva
AXA Health
Bupa
Cigna
Vitality
WPA

BEST HEALTHCARE ADVISER

advo
Aon
Aston Lark
Howden Employee Benefits & Wellbeing
Incorporate Benefits
LEBC Group
Lloyd & Co Employee Benefits
Wingate Benefit Solutions

BEST GROUP RISK PROVIDER

AIG Life
Aviva
Canada Life
Legal & General
MetLife
Unum
YuLife
Zurich

BEST HEALTH & WELLBEING SOLUTION

Aon
Barnett Waddingham
Gallagher
MEC

THE WINNERS



CORPORATE ADVISER FIRM OF THE YEAR 2022

Barnett Waddingham

CORPORATE ADVISER SMALL FIRM OF THE YEAR 2022

Generation Employee Benefits

Highly Commended

MEC
Wingate Benefit Solutions

BEST PROVIDER DECUMULATION PROPOSITION

Standard Life

BEST ESG ASSET MANAGER

Aviva Investors

BEST DEFAULT ESG STRATEGY

Aviva - My Future Focus

Highly Commended

Nest Target Date Funds

BEST HEALTH & WELLBEING SOLUTION

Gallagher

Highly Commended

Barnett Waddingham

BEST HEALTH & WELLBEING INNOVATOR

LifeWorks

BEST FINANCIAL WELLBEING PROVIDER

Cushon

Highly Commended

Nudge Global

BEST CASH PLAN PROVIDER

Medicash

Highly Commended

Health Shield

BEST ESG BENEFITS CONSULTANT

Barnett Waddingham

BEST HEALTHCARE PROVIDER

AXA Health

BEST HEALTHCARE ADVISER

Wingate Benefit Solutions

BEST GROUP RISK PROVIDER

Zurich

BEST GROUP RISK ADVISER

Howden Employee Benefits & Wellbeing

Highly Commended

LEBC Group
BEST PENSIONS LAW FIRM
Sackers

Highly Commended

Arc Pensions Law

BEST GROUP PENSION PROVIDER

Aegon

BEST PENSION ADVISER

Barnett Waddingham

Highly Commended

LEBC Group

BEST MASTER TRUST

Legal & General Mastertrust

Highly Commended

NEST

ULTIMATE DEFAULT FUND

Nest Target Date Funds

Highly Commended

BlackRock - LifePath UK Target Date Funds



CORPORATE ADVISER PROVIDER SERVICE RATINGS

WORKPLACE PENSIONS

FIVE STARS

Royal London

FOUR STARS

Aviva

Scottish Widows

Standard Life

GROUP RISK

FIVE STARS

Canada Life

FOUR STARS

Aviva

Unum

CORPORATE HEALTHCARE

FIVE STARS

PHC

WPA

FOUR STARS

Aviva

Axa Health

Bupa

Vitality

CORPORATE CASH PLANS

FIVE STARS

Medicash

WPA

FOUR STARS

BHSF







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Barnett Waddingham's Mark Futcher and Julia Turney receives the award from L&G's Rita Butler-Jones and host Joel Dommett

CORPORATE ADVISER FIRM OF THE YEAR

WINNER
Barnett Waddingham

A big night for Barnett Waddingham, picking up three awards including the coveted Firm of the Year category. Barnett Waddingham is a firm that ticked all the boxes for the judges. The business has developed an anal approach to consulting that is built on identifying and analysing risks facing organisations and designing strategies to help manage the. Its technologies are integrated across all departments, guaranteeing that the organisation does not rely on different data sources or introduce inefficiency into its work. Judges were particularly impressed with the independence of the advice at the core of the firm's offering, and the submission was backed up with a strong case study.

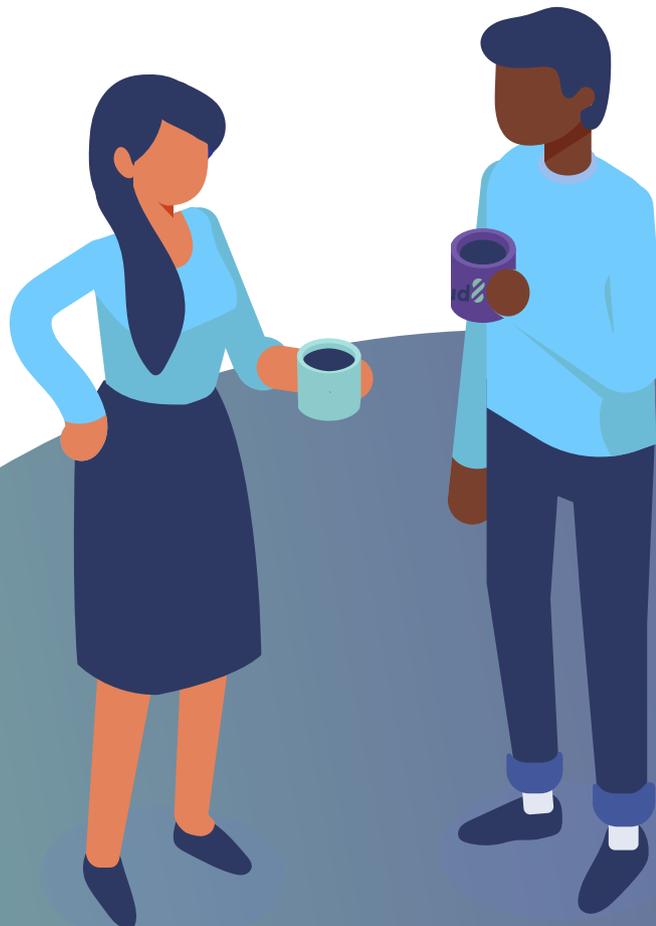
Barnett Waddingham was also praised by judges for setting out its range of accreditations - ISO, AAF and PASA, as well as Investors in Customers Gold status and being in the Sunday Times 100 Best Companies to Work For. With expertise across all areas of benefits and a proactive approach to thought leadership, judges were wowed by Barnett Waddingham, Corporate Adviser Firm of the year 2022.



Build a better employee experience

Now is the time for advisors to take the next step into the digital employee benefits world. The time to get ahead of the rest and build a better employee experience, that's affordable for SMEs...

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Generation Employee Benefits' Jeff Scripps is presented with the award by Cloud8's Dipa Mistry Kandola and host Joel Dommett

SMALL FIRM OF THE YEAR

WINNER
Generation Employee
Benefits

Generation Employee Benefits has taken the step up from highly commended last year to walk away with the crown in the Corporate Adviser Small Firm of the Year category, beating off stiff competition from a number of very strong contenders.

Generation's excellent all-around service won the judges over, wowing judges with expertise across a wide range of areas of corporate advice. Judges applauded the firm's emphasis on training and certification to ensure consistency of support to both employers and employees. The judging panel were especially impressed by the firm's focus on communication and education for members, addressing the engagement challenge head on. Generation's submission included a solid case study that showed a clear understanding of the client's issues and how to support them through a value-driven strategy. Congratulation to Generation Employee Benefits.

HIGHLY COMMENDED

MEC, Wingate Benefit Solutions

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It's about focusing on the things that make their life enjoyable and meaningful – both now and in retirement.

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Barnett Waddingham's Mark Futcher is presented with the award by Aegon's Linda Whorlow and host Joel Dommett

BEST PENSION ADVISER

WINNER
Barnett Waddingham

Barnett Waddingham won over the judges over with an excellent submission that set out the firm's refreshing approach to providing pragmatic solutions for clients. Described by one judge as 'tuning into the core of client and member needs', the panel felt the firm is an extremely competent all-rounder, with expertise across both DB and DC. The firm was praised for its focus on the importance of demonstrating value for money to clients and for its innovative ideas. Barnett Waddingham was applauded for its ACDC (analyse, consult, deliver, check) data-led methodology for diagnosing client needs, setting objectives and re-testing solutions to ensure they working. It was also praised for effective strategies for supporting underpensioned groups in closing the pensions gap. Judges were also impressed with the way the firm arms external IFAs of members with transfer assessment tools in a sector crying out for more high-quality professional capacity.

HIGHLY COMMENDED

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Sun cream ✓

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Howden Employee Benefits & Wellbeing's Glenn Thomas is presented with the award by AIG Life's Chris Morgan and host Joel Dommett

BEST GROUP RISK ADVISER

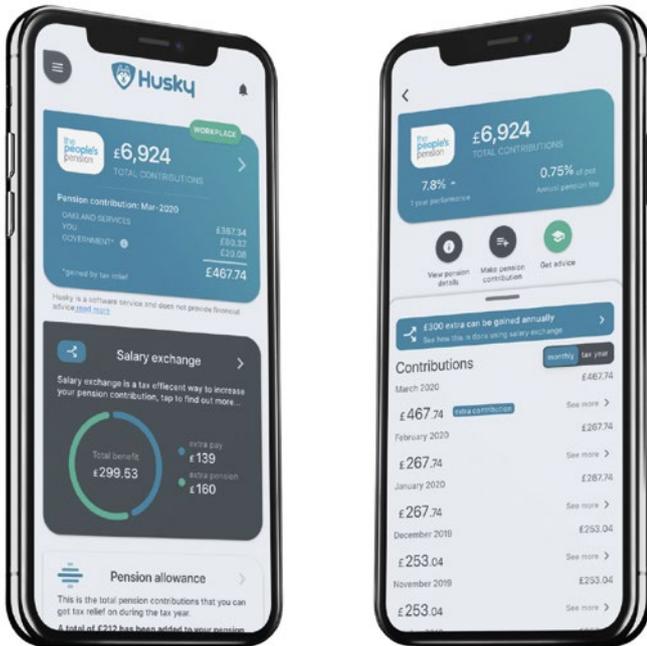
WINNER

Howden Employee Benefits & Wellbeing

It's a hat-trick of wins in this category for Howden Employee Benefits, taking the gong for best group risk adviser for the third year in a row. The judges awarded Howden top spot for its excellent focus on delivery of group risk consultancy as well as its pandemic response via its Covid Hub. Howden has updated its offering to meet the pandemic's challenges, and continued to provide proactive support to clients, assisting them in adapting their benefit offerings to suit the changing workplace and demands of their employees. Howden has established a dedicated Covid centre and has continued to develop and distribute relevant tools to customers to assist them in navigating the new-normal workplace through webinars, podcasts, in-person events, the introduction of a dedicated SME portal, and free manuals. Judges also praised Howden's anticipation of cross-border business requirements for Brexit.

HIGHLY COMMENDED

LEBC



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Manage your clients centrally



Build stronger client relationships



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Payroll that works

Give your clients a comprehensive payroll solution that operates seamlessly with workplace pensions and employee benefits, giving you more opportunities to create more leads, more often.

Salary Exchange implementation

This year's NI increase makes it the best time to implement Salary Sacrifice for your clients; you can make this process seamless with Husky's automation. The **Husky portal** can also be white-labelable so that the service can be seen as very complementary to your own.

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Barnett Waddingham's Julia Turney receives the award from Husky Workplace Pension's Brendan Shanks and host Joel Dommett

BEST ESG BENEFITS CONSULTANT

WINNER
Barnett Waddingham

A third award of the evening for Barnett Waddingham in the Best ESG Benefits Consultant category, with judges describing the firm as demonstrating clear thought leadership in this emerging area. The firm's standout features, said judges, include its wellbeing analytics, a user dashboard that allows employees to track their own ESG impact, its auditing of benefit providers' environmental credentials, and its integration of net zero into its advisory service, impacting over £80bn in client assets. Judges also applauded the firm's contribution to the development of the Net-Zero Investment Consultants Initiative (NZICI).

The firm challenges providers to be more sustainable, and also impressed judges with a holistic approach to ESG factors that goes beyond box ticking. Both through its own internal operations and its consulting, the firm advocates sustainability across a wide range of fields. The judges were particularly impressed by the firm's ability to influence the larger sector through providers and suppliers. Congratulation to Barnett Waddingham, Best ESG Consultant 2022.



Wingate Benefit Solutions' Mathew Rann and Luke Harris-Johns received the award from Swiss Re's Ron Wheatcroft and host Joel Dommett

BEST HEALTHCARE ADVISER

WINNER
Wingate Benefit
Solutions

Judges praised Wingate Benefit Solutions for a wide range of innovative initiatives, including the launch of a free financial wellbeing service for employees of corporate clients as well as a client portal for secure transfer of sensitive information. The firm also impressed with annual strategic review meetings which are not connected to the usual review cycles. These sessions are with senior personnel and provide insight into the business and its finance, operations, and people objectives, getting under the people challenges of clients' businesses. Wingate helps clients navigate the challenges created by the pandemic and the 'new normal'. The judging panel was delighted with the way in which Wingate gives employees clear member guides that explain each benefits features as well as the multiple support services that come with them, including virtual GP services and EAPs. Well done Wingate Benefit Solutions, Best Healthcare Adviser 2022.



LifeWorks' Luke Prankard and Laura Wolks receive the award from Hurst Advisory's Elliott Hurst and host Joel Dommett

BEST HEALTH & WELLBEING INNOVATOR

WINNER
LifeWorks

In a very tough field, LifeWorks impressed the judging panel with an evidence-based submission outlining how it had supported employees through alcohol and abuse of many other substances with a CBT-based proposition.

The submission was also praised for the topicality of its submission, covering complex issues thrown up by the Ukraine/Russia conflict and the strength and depth of the solutions it implemented.

One judge credited LifeWorks with leading the wellbeing market in going way beyond employee assistance programmes into genuinely new territory, while another singled it out for the fact it outlined actual innovations implemented in the previous 12 months, which had put it ahead of the pack.

Congratulations to LifeWorks, Best Health & Wellbeing Innovator 2022.

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aegon.co.uk/financialwellbeing





Aegon's Linda Whorlow receives the award from Punter Southall Aspire's Alan Morahan and host Joel Dommett

BEST GROUP PENSIONS PROVIDER

WINNER
Aegon

Congratulations to Aegon for a strong showing in this crucial category, delighting judges with a strong all-round proposition that ticks all the boxes. Judges were impressed by the way Aegon has engaged in deep-dive research to better understand members' motivations and the behavioural factors behind their saving decision-making. It has created a wellbeing programme to help members interact more deeply with their pension plans.

It has also boosted its member communications capabilities through a partnership with Edinburgh University and the acquisition of Pension Geeks.

Aegon's platform offering is undergoing positive changes, with significant continuous investment ongoing. Positives include enhancements to the user experience, such as web chat and more comprehensive governance data. The providers presentations and digital material were described by judges as 'outstanding.

Aegon was also praised for investing in public education and influencing lawmakers to develop pension policy.

Well done to Aegon, Best Group Pension Provider 2022.

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Standard Life's Ross Willmott receives the award from Buck's John Yates and host Joel Dommett

BEST PROVIDER DECUMULATION PROPOSITION

WINNER
Standard Life

Well done to Standard Life in this all-important category, where retirement plans are transformed into real outcomes for DC savers.

Judges praised the incorporation of PLSA Retirement Living Standards into Standard Life's decumulation offer, making retirement decision-making more realistic for scheme participants. Its analytical tools, which look at behavioural features and use nudges and messages, make for an interesting process that gets positive feedback from members. The firm's concept of monitoring member behaviour with messaging and outbound calls/intervention, as well as the Phoenix Insights effort they've created and the research that supports it were liked by the judges. Standard Life's solid retirement product impressed the judges. Different lifestyle strategies to target the different retirement outcomes pre-retirement, supported by a good communications and engagement strategy, are available within the same policy without an increase in charges, and different DC Pension freedoms are available within the same policy without an increase in charges. Congratulations to Standard Life, highly commended for Best Provider Decumulation Proposition 2022.



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Legal & General's Rita Butler-Jones and Lee Walker receive the award from Corporate Adviser's Ricardo Medina and host Joel Dommett

BEST MASTER TRUST

WINNER
Legal & General
Mastertrust

Judges applauded many aspects of Legal & General's master trust proposition but singled out its member education and involvement as particularly impressive. Supporting members in managing flexible access through proactive outbound counselling and financial coaching was also praised by judges.

In selecting Legal & General's proposition as the winner in this category, the judging panel gave the award to the master trust that brought in more DC bulk transfer assets in 2021 than any of its rivals.

Taking the long view of a provider's commitment to the market, judges were appreciative of Legal & General's ongoing investment and innovation, ensuring it can continue provide members with a best-in-class proposition. Stewardship activity was described as market-leading and the provider was praised for its adaptability and creativity in responding to significant issues such as Covid-19, ESG, member involvement, and scheme data. Congratulations Legal & General Mastertrust, Best Master Trust 2022.



Aviva Investors' Andy Seed receives the award from EBC LLP's Charlie Goodman and host Joel Dommett

BEST ESG ASSET MANAGER

WINNER
Aviva Investors

Aviva Investors impressed judges for its commitment to worldwide and national initiatives aimed at achieving the United Nations Sustainable Development Goals through its Sustainable Transition Portfolios. The judging panel appreciated the asset manager's approach to implementing environmental, social and governance (ESG) factors in decision-making across a broad range of assets, including sovereign debt.

Aviva's innovative approach to ESG asset management includes a goal of achieving net zero by 2040, ten years ahead of most of its peers. Its three pillar-approach to sustainability, focusing on social justice, biodiversity and climate change serve as the foundation for its decision-making, and the judges were particularly impressed by its extensive communication and engagement with investee companies. It has a 35-person analyst team that conducts top-down thematic research. Judges praised Aviva Investors for its active conversations with carbon-intensive investee companies, backed up by the sanction of divestment, which has so far resulted in 94 transition wins. Congratulations Aviva Investors, Best ESG Asset Manager 2022.



Nest's Mark Fawcett receives the award from Barnett Waddingham's Mark Futcher and host Joel Dommett

ULTIMATE DEFAULT FUND

WINNER
Nest Retirement
Date Funds

Nest's members defaulting into its Retirement Date Funds get incredible value for their money, said judges, who praised the provider's diversified asset allocation. The judges were impressed by its solid investment structure, strong ESG credentials and broad diversification. They also appreciated a member-focused purpose to the provider's high-level decision-making.

Nest was applauded for navigating tumultuous market in recent years with a strategy that has resulted in strong returns while keeping a handle on volatility. At the same time it has taken big strides towards becoming a low-carbon pension fund.

The scheme's climate change roadmap was also highlighted, as was its steps towards direct investments in private markets, making the most of its cash-flow-positive structure and aiming to inject £1.5bn into private equity by 2024. Congratulations to Nest, taking this award yet again, on being named Ultimate Default Fund 2022.

HIGHLY COMMENDED

BlackRock LifePath Target Date Funds



Aviva's Simon Ellis receives the award from Aon's James Monk and host Joel Dommett

BEST DEFAULT ESG STRATEGY

WINNER

**Aviva - My Future
Focus**

Aviva was the judges' standout provider in this category, with one describing it as having 'amazing ESG credentials' and a strong track record in the area of ESG. The provider demonstrated a genuine commitment to implementing an ESG strategy across all its investment portfolios. Aviva's commitment to combating climate change was also demonstrated by establishing carbon reduction pathways with investee companies, rather than simply excluding those that already engage in detrimental activities. The provider's support of broader policy initiatives was also noted by judges, including its active contribution to COP 26.

Aviva impressed judges with its active approach to asset ownership and stewardship through engagement and voting, leveraging its clout to encourage best practice among the firms in which it invests, thereby lowering investment risk. Congratulations to Aviva.

HIGHLY COMMENDED

Nest - Retirement Date Funds



Sackers' Emma Martin and Sonya Fraser receive the award from Tor Financial's David Harris and host Joel Dommett

BEST PENSIONS LAW FIRM

WINNER
Sackers

Sackers impressed judges with what was described as 'excellent' provision of legal advice and services on pensions to employers, schemes, providers, and other stakeholders.

The firm advises trustees, employers, providers, and corporate investors on a wide range of topics, from the most basic to the most complicated. From BAU to the most complicated and strategic projects, Sackers impressed judges with new and imaginative solutions to novel situations.

Sackers advised 40 of the top 200 pension schemes in the United Kingdom in 2021, giving it arguably the biggest market share of any legal firm. It also advised on nine bulk annuity agreements worth a total of £4.4 billion, including the year's largest deal. Judges were impressed by a creative approach in a range of areas, and its focus on value for money.

HIGHLY COMMENDED

ARC Pension Law



Zurich's Nick Homer and Clare Poolman received the award from Mercer's Nick McMenemy and host Joel Dommett

BEST GROUP RISK PROVIDER

WINNER
Zurich

Zurich dominated the field in a competitive category in which judges praised it for its pricing, people and proposition. Judges singled out Zurich's excellent performance in the field of GIP claims management on larger clients as particularly strong.

Topical bespoke support, such as coping with anxiety due to the pandemic or the situation in Ukraine, including access to a range of materials, counsellors, and trauma specialists, were also lauded by judges.

Zurich impressed with its access to online CBT sessions where users complete exercises designed to help treat negative thoughts and behaviours, and its updates to the My Healthy Advantage app to include breathing exercises and meditation techniques, as well as other key enhancements to its service over the past year. The firm was lauded for its effective use of social media and real-life stories to market insurance benefits. Judges also noted the addition of Thrive, its clinically successful mental health wellness service that offers 24/7 support free to use for GIP customers - the only corporate wellbeing tool that the NHS recommends and approves. Congratulations to Zurich, Best Group Risk Provider 2022.



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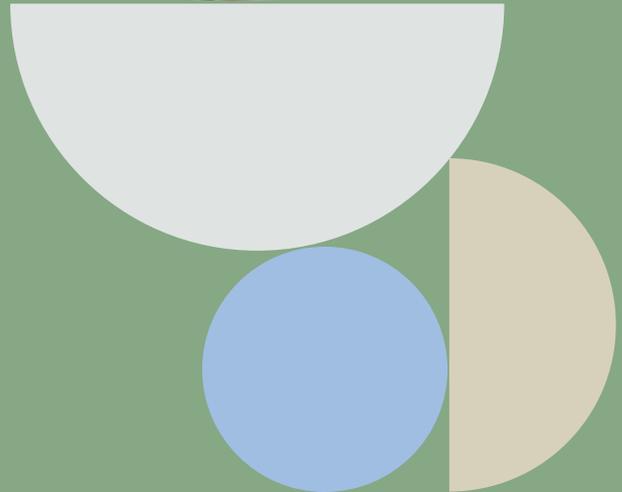
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AXA Health's Tim Bliss receives the award from Allyson Gayle and host Joel Dommett

BEST HEALTHCARE PROVIDER

WINNER
AXA Health

AXA Health wowed judges with a powerful submission that demonstrated the firm's proactive approach to developing exceptional client relationships and flexibility. AXA Health's high-quality digital offering for members was also highlighted for specific praise, as was the access it gives to strong educational programmes. The firm was hailed as 'forward-thinking' in its approach to providing services to help members recover from the pandemic.

AXA Health's submission demonstrated many examples of novel concepts and progress, including its updated cancer care and support service which added diet and nutrition coaching. This offers six months of app-based coaching. The provider offers support to all long Covid members and is the only healthcare provider that offers diagnosis, treatment, support and rehabilitation for Long Covid all in one location, making this a one-of-a-kind benefit. Judges also noted Working Body, AXA Health's unique digital offering that allows employees to self-register and receive musculoskeletal care without requiring a referral from a doctor. Congratulation to AXA Health!



Health



**We're incredibly
proud to have
won the award for
Best Healthcare
Provider 2022**

Thank you to everyone who voted for us.





Medicash's Paul Gambon collects the award from Mattioli Woods' Ed Watling and host Joel Dommett

BEST CASH PLAN PROVIDER

WINNER
Medicash

Retaining its crown in this category for a second year in a row, Medicash impressed judgments with the breadth and depth of services and wellbeing benefits within its corporate cash plan.

The judges praised Medicash for being ahead of the curve in incorporating preventative wellness into HCP solutions, focusing on the most commonly claimed for treatments. Medicash built on its previous introduction of the skin cancer screening app, SkinVision, and launched its own health and wellbeing app, mProve YOURSELF, containing a range of wellbeing tools to help users improve their body and mind. The judges praised SkinVision as a valuable feature and emphasised the importance of its skin cancer research and app. Well done to Medicash winner of the Best Cash Plan Provider category 2022.

HIGHLY COMMENDED

Health Shield



Cushon's Ben Hollingdale receives the award from WTW's Charlotte Gibson and host Joel Dommett

BEST FINANCIAL WELLBEING PROVIDER

WINNER
Cushon

At a time when the cost of living crisis is pushing financial wellbeing to the top of the agenda, Cushon set a high bar in this category with an app that enables users to see all their investments and savings in one place.

Judges were impressed with Cushon's slick functionality and exceptional engagement capabilities.

The judging panel also loved Cushon's environmental stance on pensions, which resonates with younger employees in particular, and noted that the solution offers precisely the sort of innovation needed to attract tech-friendly users.

Judges felt the ethos of the provider is very positive and plays into many of the modern-day mindsets connected to ESG, D&I and employees' sense of identity. Judges also highlighted the salary exchange tool as a strong feature. Well done Cushon, Best Financial Wellbeing Provider 2022.

HIGHLY COMMENDED

Nudge Global



Gallagher's Francis Goss, Karen Chapman and Damian Andrews receive the award from Suzanne Clarkson and host Joel Dommett

BEST HEALTH & WELLBEING SOLUTION

WINNER
Gallagher

Gallagher triumphed in this key category with judges applauding the firm's MoneyFit tool, which is designed to get employees thinking engagingly about their finances. Judges described the tool as 'brilliant, fun and interactive and with a strong purpose', noting the clear engagement steps it could achieve. The tool is an entirely anonymous online evaluation of a person's financial health as well as the overall financial health of the company. Focusing on financial wellbeing at a time when the cost of living is soaring, Gallagher's submission made a strong case for the wellbeing benefits of rebuilding economic resilience amongst employees, with a focus on financial literacy.

The MoneyFit tool is the focal point of a financial wellbeing programme created especially to satisfy the needs of businesses and their employees, supported by activities including webinars, events, training materials, and compelling communication campaigns. Congratulations to Gallagher, Best Health & Wellbeing Solution 2022.



Royal London's David Ellis receives the award from Corporate Adviser editor John Greenwood and host Joel Dommett



GROUP PENSIONS

ROYAL LONDON

Royal London was once again the only group pensions provider to receive a Five Star Service Rating in the second edition of the Corporate Adviser Service Ratings.

The provider has boosted its overall score by over 3 percentage points, with an impressive total of 81.3 per cent this year, compared to 78 per cent in last year's ratings.

Royal London excelled across all areas, but was particularly strong in the communication and provider-generated support content categories. Its lowest score was for its adviser-facing technology, but it still ranked very highly in this category.

Advisers praised an approach that made them feel in a 'genuine partnership', and commented that Royal London places member outcomes as the highest priority.

See the Corporate Adviser Provider Service Ratings Report 2022 for full details.



WPA's Liam McClelland and George Dowse-Brenan receive the award from Corporate Adviser's John Greenwood and host Joel Dommett



HEALTHCARE

**WESTERN
PROVIDENT
ASSOCIATION**

Western Provident Association received the highest rating of all corporate healthcare providers, jumping up to five stars this year, from four stars last year.

Big improvements were registered in all areas, with exceptionally high marks from advisers in the staff expertise and quality of admin categories, this latter category of crucial importance to intermediaries.

Western Provident Association also scored very highly for its communications and for its appreciation of advisers' business. Its adviser-facing technology was the weakest spot in its service proposition, but even that scored a very creditable 71.4 per cent.

See the Corporate Adviser Provider Service Ratings Report 2022 for full details.



Canada Life's Dan Crook and Matt Pincott receive the award from Corporate Adviser's John Greenwood and host Joel Dommett



GROUP RISK

CANADA LIFE

Canada Life has earned a five star rating for the second consecutive year – the only group risk provider to do so, earning an overall score of 80.1 per cent. Its overall score was slightly down on last year's 81.6 per cent.

Staff expertise and provider-generated adviser support content were both excellent, with a solid performance across all other categories. Canada Life's CLASS technology platform was singled out for particular praise.

The one area where advisers would like to see more from Canada Life is in the 'appreciating my business' category, where its mark slipped slightly from 76.3 per cent to a still creditable 75.2 per cent.

See the Corporate Adviser Provider Service Ratings Report 2022 for full details.



The Medicash team receive the award from Corporate Adviser editor John Greenwood and host Joel Dommett



CASH PLAN

MEDICASH

Medicash excelled once again in the cash plan category, repeating its five star rating achieved in last year's survey.

Medicash, which also won the Best Cash Plan Provider category at the Corporate Adviser Awards – voted for by the Corporate Adviser Panel, was consistent across all categories in the service ratings survey, achieving 80 per cent or more in each sector.

It excelled in adviser-facing technology and communication with a strong showing for its provider-generated adviser support content.

See the Corporate Adviser Provider Service Ratings Report 2022 for full details.



WPA's Mark Southern and Kathryn Vellacott receive the award from Corporate Adviser's John Greenwood and host Joel Dommett



CASH PLAN

**WESTERN
PROVIDENT
ASSOCIATION**

Western Provident Association achieved a five star rating for its cash plan, matching its performance in the healthcare category.

Its administration was particularly strong, earning it a 92 per cent score, the highest score of any provider in any of the categories.

It also earned a very high score of 88 per cent for its staff expertise and a high 84 per cent in the appreciating brokers' business category.

Advisers commented that Western Provident Association has knowledgeable staff and strong broker support.

See the Corporate Adviser Provider Service Ratings Report 2022 for full details.

WINNERS RESPONSES



Aegon

BEST GROUP PENSION PROVIDER

We're delighted to receive this year's award for Best Group Pension Provider from Corporate Adviser. Being recognised for our extensive research on behavioural engagement and personalised communications, whilst overhauling our platform, is a landmark achievement for us and we're excited to usher in even more innovation in 2023.

Aegon is working towards a better world with further sustainable solutions, industry-leading research and powerful petitioning. We want to do good – through ethical investment options and contemporary tools to facilitate change – at every level. As we enter the second half of the year, our focus will continue to be on financial wellbeing and supporting our members in living their best lives – both now and in retirement.

We'd like to thank the judges for their fantastic comments and everyone within the organisation who made this possible.



AXA Health

BEST HEALTH CARE PROVIDER

We are extremely proud to have been voted Best Healthcare Provider 2022 at the recent Corporate Adviser Awards.

At the heart of AXA Health, are our members, clients, and intermediaries. Throughout 2021, we continued to make great strides in helping more people be the best versions of themselves. We continually adapt, develop, and introduce new services and propositions that focus on better health outcomes and deliver value for payers. They also connect wellbeing, care, support, and treatment to create a better health experience for members and clients.

We introduced new and innovative services including:

- Market leading enhancements to our MSK service 'Working body'. This new digital experience allows employees of our large corporate clients to self-register and quickly access musculoskeletal care without a GP referral
- Working together with Peppy to offer a new service

designed to empower employees through some of life's most personal and life changing experiences associated with fertility, early parenthood, and menopause, continuing to support corporate clients create inclusive workplaces

- Improved cancer care and support. In 2021 we updated our service to include diet and nutrition coaching for people with cancer.

- Introduced support for members suffering with long Covid. We are the only healthcare provider to have put diagnosis, treatment, support, and rehabilitation for long Covid in one place and to make this unique benefit available to all members.

- Launching the AXA Health app which offers a brand-new way for employers to support employee wellbeing. Putting health ownership into the hands of employees, it also provides corporate clients with greater insight into the health and wellbeing of their workforce.

We're delighted to be recognised for the award of Best Healthcare Provider, by a panel of intermediary partners and industry leaders and would like to say a huge thank you to all of those who voted for us.



LGIM

BEST MASTER TRUST

Winning the Best Master Trust award for a second year in a row is a true testament to the great work we are doing to support our master trust clients and their members. Helping to provide better outcomes for an ever-expanding number of retirement savers is at the core of everything we do. We believe we became the UK's largest commercial master trust because we work in partnership with and offer a very personalised service to our clients and their members. In addition, we continuously invest in our business to ensure that we remain best in class.

Creating a better future for pension members means a better future for everyone. That is why we engage on environmental, social and governance themes, from net zero carbon emissions to working to prevent anti-microbial resistance, when we invest their pension money on their behalf.

We're working with our clients, policy makers and our peers to help reduce the

gender pensions gap, and other inequalities in pensions. Making pension benefits more inclusive sits at the forefront of our thinking. We are constantly working to make our services more accessible, enhancing our digital offering, listening to members' needs and adding more personalisation to our communications.

Now, in a period of market volatility driven by some truly unprecedented and tragic geopolitical events, we are working harder than ever to ensure our members stay informed and up-to-date on how markets may be affecting the value of their pension, and to provide reassurance about long-term investing.

We are grateful to the Corporate Adviser judges for recognising how far we've come, our clients and key adviser contacts who continue to support us – and we hope to be sharing even more successes in the future.

**RITA BUTLER-JONES,
CO-HEAD OF DC**



Standard Life

BEST PROVIDER DECUMULATION PROPOSITION

We are thrilled to be recognised for our decumulation proposition by Corporate Adviser. Standard Life is part of the UK's largest long-term savings and retirement business and 2021 has seen us take a leading role in tackling the growing industry (and societal) issue of longevity and financial wellness. We've launched a series of innovative decumulation tools, services and initiatives alongside increased education and awareness to ensure good member outcomes.

Our goal is to help members plan for their retirement, so we launched a new retirement income tool on our member app and dashboard. This incorporates the PLSA Retirement Living Standards, helping members understand where they are predicted to fall within the RLS.

We're proud to be the first provider to offer an online drawdown journey and we have used our years of learning and insight on member

behaviour vs pathways to enhance our drawdown service. Including the introduction of in-scheme drawdown for our Master Trust members and GFRP/ GSIPP members.

The service we offer members is important to us. Our member dashboard includes a unique communication channel ('Circumstances' tab), with real-life case studies, allowing members to send secure messages regarding changes in circumstances/ vulnerabilities, so we can tailor support accordingly.

Decumulation has always been at the centre of our thought leadership initiatives and research. Our 'Bringing Retirement into Focus' study explored what influences members' ability to save for their future. The survey of just under 5k people, aged 18-80, analysed understanding, knowledge gaps, attitudes, priorities, behaviours and confidence.

Our offering continues to evolve; through pioneering research, we're better understanding member views, priorities and needs to help inform our decumulation proposition. We're extremely proud of everything we have achieved the first half of this year and looking forward the next 6 months and beyond.

We would like to thank Corporate Adviser, the judges and our Standard Life team who made this all possible.

**GAIL IZAT, WORKPLACE
DIRECTOR**



Zurich

BEST GROUP RISK PROVIDER

We're absolutely thrilled to have won this year's Best Group Risk provider award and we're honoured to have been recognised by our intermediary colleagues.

At Zurich we understand that it's not just about insurance anymore. Customers expect reassurance, support and care, and our unique customer proposition means we can make a positive impact in our role as an insurer and in society. We have the knowledge, skills, expertise, and spirit to make a real difference to our customers.

The challenges of the last two years have strengthened our resolve to be there to support our customers and our intermediary partners, come what may, and to make sure that we can always provide market-leading services and propositions.

So, a huge thank you from all of us at Zurich and we look forward to working with you in the future.



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