



# THE WINNERS

**THURSDAY 29th JUNE 2023**  
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# WELCOME FROM THE EDITOR

Welcome to the book of the night for what was a truly memorable Corporate Adviser Awards ceremony.

With the pandemic thankfully now an increasingly distant memory, it was an absolute pleasure to see so many people from all corners of our industry coming together to celebrate the very best services, products and propositions the workplace benefits sector has to offer.

It was great to see so many entries across both the adviser and provider categories, making the judges' job particularly difficult this year. As always, 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 reflect on the fact that they have truly stood out in extremely competitive categories. The long list of judges who participated in the judging sessions is testament to the credence these awards have earned, and so if you are one of this year's winners, you should congratulate yourself on a job very well done.

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**

# THE JUDGING PROCESS

## How the awards were judged

The Corporate Adviser Awards 2023 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 36 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 36 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.

# MEET THE JUDGES

## CORPORATE ADVISER PANEL



Andrew Barradell,  
Head of Workplace Savings,  
Benefex



Mark Bingham,  
Partner,  
SecondSight



Amanda Cran,  
Principal, Healthcare  
Proposition Leader, Buck



Anne Drugnick,  
Director - Health & Protection,  
Punter Southall Aspire



Mark Futcher,  
Partner and Head of DC,  
Barnett Waddingham



Charlotte Gibson,  
Associate Director,  
Willis Towers Watson



Tim Gillingham,  
Director,  
Benefiz



Charlie Goodman,  
Partner, Employee Benefits  
Collective LLP



Kevin Grant,  
Risk & Healthcare Senior  
Consultant, Isio



Stephen Hackett,  
Head of Corporate Benefits,  
Benefex



Tristram Hawthorn, Partner,  
Employee Benefits  
Collective LLP



Steve Herbert, Wellbeing &  
Benefits Director,  
Partners&



Elliott Hurst,  
Director,  
Hurst Advisory



Simon Jackson,  
Principal, Lane Clark &  
Peacock LLP



William Johnson,  
Managing Director,  
The Ink Group



Mark McLeod,  
Head of Operations,  
Benefiz



Jason Marley,  
Managing Director,  
Kerr Henderson



Suzanne McGowan,  
Director,  
LIFT-WorkWise



Alan Morahan,  
Chief Commercial Officer,  
Punter Southall Aspire



Ronald Olufunwa,  
Corporate IFA,  
Westminster Wealth



Roshni Patel, Director, Head  
of DC Pensions & Employee  
Benefits, PwC



Tony Powis,  
Non-Executive Chairman,  
PIB Employee Benefits



Mark Pugh,  
Head of Employee Benefits,  
Verlingue



Simon Redfern,  
Senior DC Consultant,  
First Actuarial



Jeanette Smith,  
Senior Pension Consultant,  
Capita Pension Solutions



Steven Threader, Managing  
Director, Reward & Benefits  
Consulting, Gallagher



Rona Train,  
Partner,  
Hymans Robertson



Andrew Waller,  
Director, Generation  
Employee Benefits



Edward Watling,  
Senior Employee Benefits  
Consultant, Mattioli Woods



Matthew Calveley,  
Director, Reward & Benefits,  
Isio



Lee French,  
Director,  
Corinthian Benefits



Matthew Gregson,  
Executive Director, Howden  
Employee Benefits & Wellbeing



Stephen Jarrett,  
Principal, Group Risk  
Proposition Leader  
Buck



David O'Reilly,  
Head of Consulting,  
NFP



Jeff Scripps, Director,  
Generation Employee  
Benefits



John Yates,  
Principal & DC Proposition  
Leader, Buck

## ADVISER CATEGORY JUDGES



Renny Biggins, Head of  
Retirement, The Investing and  
Saving Alliance (TISA)



Graeme Bold, Workplace  
Pensions Director,  
Scottish Widows



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



Aimee Cain, Occupational  
Health & Wellbeing Manager,  
Thames Water



Kevin Carr, Managing Director,  
Carr Consulting and  
Communications



Suzanne Clarkson,  
Managing Director,  
Coach House Communications



Emma Furlonger, Head of  
Workplace Distribution and  
Relationships, Standard Life



Donald MacLean,  
MD of Group Protection,  
AIG Life



Dipa Mistry Kandola,  
CEO,  
Cloud8



Kim North,  
Managing Director,  
Tech & Tech



Kavitha Sivasubramaniam,  
Editor,  
Benefits Expert



Matt Ward,  
Communications Director,  
AKG Financial Analytics



Ron Wheatcroft,  
Technical Manager,  
Swiss Re



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



Linda Whorlow,  
Managing Director,  
Aegon



# AWARDS SHORTLISTS

## CORPORATE ADVISER FIRM OF THE YEAR 2023

Aon  
Benefex  
Buck  
Corinthian Benefits  
Howden Employee Benefits & Wellbeing  
LCP  
Verlingue  
XPS Pensions Group

## CORPORATE ADVISER SMALL FIRM OF THE YEAR 2023

Benefiz  
Generation Employee Benefits  
Laurus Associates  
Lloyd & Co Employee Benefits  
The Ink Group  
Wingate Benefit Solutions

## BEST PENSIONS LAW FIRM

Arc Pensions Law  
Sackers  
Squire Patton Boggs (UK) LLP

## BEST PENSION ADVISER

Aspira Corporate Solution  
Howden Employee Benefits & Wellbeing  
LCP  
Redington  
Wingate Benefit Solutions  
XPS Pensions Group

## BEST DC INDEPENDENT TRUSTEE

Independent Governance Group  
Pi Pension Trustees

## BEST GROUP RISK ADVISER

Aspira Corporate Solution  
Barnett Waddingham  
Benefex  
Howden Employee Benefits & Wellbeing  
Lloyd & Co Employee Benefits  
Medical Expenses Consulting (UK)  
Wingate Benefit Solutions

## BEST HEALTHCARE ADVISER

Aspira Corporate Solution  
Benefex  
Howden Employee Benefits & Wellbeing  
Lloyd & Co Employee Benefits  
Medical Expenses Consulting (UK)

## BEST HEALTH & WELLBEING SOLUTION

advo  
Medical Expenses Consulting (UK)  
Wingate Benefit Solutions

## BEST SUSTAINABLE BENEFITS ADVISER

Barnett Waddingham  
Hymans Robertson  
Redington



## CORPORATE ADVISER PROVIDER SERVICE RATINGS

### WORKPLACE PENSIONS

FIVE STARS

Royal London

FOUR STARS

Fidelity International

Hargreaves Lansdown

### GROUP RISK

FOUR STARS

Canada Life

Unum

### CORPORATE HEALTHCARE

FOUR STARS

AXA Health UK

### CORPORATE CASH PLANS

FOUR STARS

Medicash

# THE WINNERS



## CORPORATE ADVISER FIRM OF THE YEAR 2023

Aon

Highly Commended

Howden Employee Benefits & Wellbeing

## CORPORATE ADVISER SMALL FIRM OF THE YEAR 2023

The Ink Group

Highly Commended

Benefiz

## BEST PENSIONS ADVISER

XPS Group

Highly Commended

LCP

## BEST HEALTHCARE ADVISER

Aspira Corporate Solutions

## BEST GROUP RISK ADVISER

Benefex

Highly Commended

Howden Employee Benefits & Wellbeing

## BEST HEALTH & WELLBEING SOLUTION

advo

## BEST SUSTAINABLE BENEFITS ADVISER

Barnett Waddingham

## BEST HEALTH & WELLBEING INNOVATOR

Syrona Health

## BEST PENSIONS LAW FIRM

Sackers

Highly Commended

Arc Pensions Law

## BEST DECUMULATION PROPOSITION

Aviva

## BEST GROUP PENSIONS PROVIDER

Aviva

Highly Commended

Standard Life

## BEST MASTER TRUST

Legal & General Mastertrust

## ULTIMATE DEFAULT FUND

Aviva – My Future Focus

Highly Commended

Nest Retirement Date Funds

## BEST ESG ASSET MANAGER

BNP Paribas Asset Management

Highly Commended

Legal & General Investment Management

## BEST DEFAULT ESG STRATEGY

Aviva My Future Focus

Highly Commended

Nest Retirement Date Funds

## BEST FINANCIAL WELLBEING PROVIDER

Moneyhub

Highly Commended

Cushon

## BEST CASH PLAN PROVIDER

Medicash

Highly Commended

WPA

## BEST HEALTHCARE PROVIDER

Aviva UK Health

Highly Commended

WPA

## BEST GROUP RISK PROVIDER

Zurich

Highly Commended

Canada Life

## BEST DC INDEPENDENT TRUSTEE

Independent Governance Group (IGG)











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Aon's CEO David Battle receives the award from Legal & General Investment Management head of DC Rita Butler-Jones and awards host Marcus Brigstocke

# CORPORATE ADVISER FIRM OF THE YEAR

**WINNER**  
**AON**

Aon won this category with a strong submission which emphasises high quality customer service and an all-encompassing advisory offering. One judge described the firm as offering “excellent holistic provision using tech and innovation to help mitigate challenges such as the gender pensions gap and cost of living crisis.” The firm is, according to one judge, exceptional at “critically focusing on the big issues” like the pension savings gap and preparing clients to provide competitive benefits packages in a tight labour market.

Judges also applauded the firm’s restructure that reflects the changing needs of benefits clients, as well as its D&I research and buddy system for personal development and innovation.

Congratulations to Aon, Corporate Adviser Firm of the Year 2023.

## HIGHLY COMMENDED

### Howden Employee Benefits & Wellbeing

A very high commendation to the team at Howden Employee Benefits & Wellbeing has excelled in providing innovative consulting services. It was applauded for its deep understanding of its clients’ needs and its comprehensive approach, considering competitors, trends, culture, and budget constraints. Howden’s commitment to improving client advice was shown through collaborations with industry leaders, its initiatives around mental health, and its insightful podcast series. Howden showed judges how it offers value for money by leveraging strong insurer relationships, developing low-cost healthcare solutions and providing financial education programs. It was praised by judges for its proactive approach to market and regulatory challenges, as well as its dedication to training and competence. Its commitment to technology, employee engagement, and addressing future challenges like wellbeing, ESG, and DEI showcased its forward-thinking mindset.

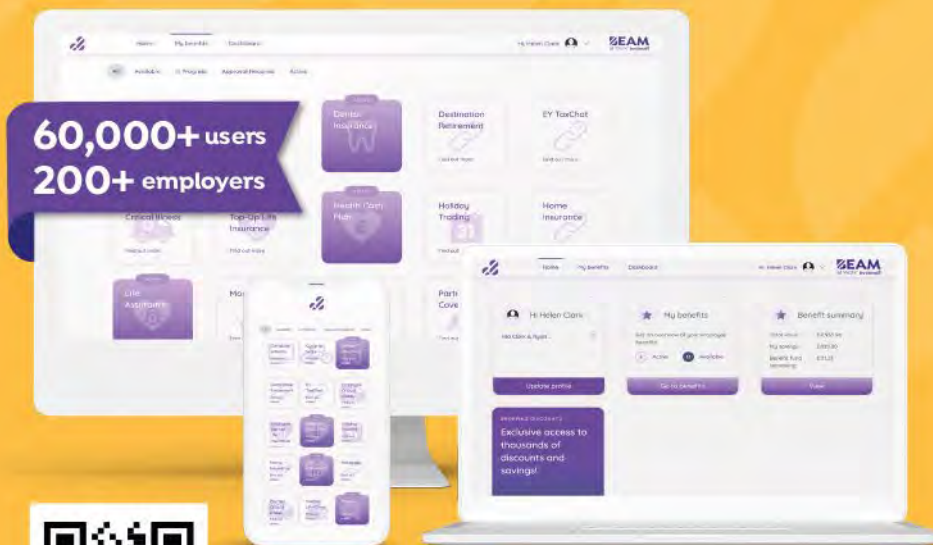
Well done to Howden highly commended in the Corporate Adviser Firm of the Year 2023 category.



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The Ink Group's managing director Billy Johnson and director Ruth Johnson receive the award from Cloud 8 CEO Dipa Mistry-Kandola and awards host Marcus Brigstocke

# CORPORATE ADVISOR SMALL FIRM OF THE YEAR

**WINNER**  
The Ink Group

In a hotly-contested category, judges praised The Ink Group for the breadth of its offering across the employer landscape by providing comprehensive services in HR, payroll, workplace pensions and employee benefits. Judges highlighted that the firm “sets out a broad range of services provided, with a range of innovative reports and tools to support clients”. One judge noted that the firm’s “holistic thinking stands out.” The firm has demonstrated ongoing innovation and a dedication to serving its clients with “big consultancy thinking,” especially within the SME market. A prime example of this is its Pension Adequacy Report, which assists customers in understanding retirement outcomes based on default contribution patterns. This valuable resource offers employers and members useful advice to make informed decisions. Another noteworthy resource highlighted by judges was its Facts & Figures brochure, which consolidates data from various professional disciplines within the Ink Group. The Ink Group’s holistic approach and collaborative teamwork set them apart in offering specialised solutions to its clients according to judges. Congratulations to The Ink Group, Corporate Adviser Small Firm of the Year 2023.

## HIGHLY COMMENDED

### Benefiz

In a category filled with exceptional submissions, Benefiz was singled out as worthy of a high commendation. One judge noted the firm presented an “excellent client case study and testimonial” and that the “submission demonstrated great innovation and value-add for the client with the member front and centre of their offering.” Judges also highlighted the platform-led consultancy model which demonstrates the power of an engaging user experience. Judges said a compelling case study was presented, showcasing the model’s strong deployment of a holistic benefits approach. Innovation was a key highlight, notably the ingenious utilisation of two distinct technological options: a low-cost solution and a bespoke alternative. This demonstrated a keen understanding of the varying needs of both employers and employees, allowing for appropriate solutions to be selected based on budgets and requirements. The concept of unlimited access to life coaches stood out to judges as a way to support individuals in their personal and professional growth and the inclusion of financial wellbeing reports was also appreciated. Well done Benefiz, highly commended for Corporate Adviser Small Firm of the Year 2023.

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XPS's Neil Lalley and Mark Witkin receive the award from Aegon's chief distribution officer Ronnie Taylor and awards host Marcus Brigstocke

## BEST PENSION ADVISER

**WINNER**  
**XPS**

XPS Pensions Group has been awarded the prestigious Best Pension Adviser title, thanks to its innovative and robust solutions that cater to all markets. XPS's swift adaptation to the evolving needs of the industry resulted in the launch of a suite of LDI services, ranging from second opinions to independent LDI hedge construction. The judges were particularly impressed by the firm's agile response to the LDI crisis and the invaluable support it provided to clients. Its commitment to clients was also evident across DC pensions, buy-ins, buy-outs and financial wellbeing. XPS's ability to back its claims with client evidence points and comprehensive examples was praised, showcasing the breadth and depth of its solutions and services. Congratulations to XPS, Best Pension Adviser 2023.

### HIGHLY COMMENDED

#### LCP

LCP was highly commended in this category, which had a high number of stand-out submissions. Judges said the firm presented an "excellent case study and very good client feedback on services provided together with strong NPS scores," demonstrating excellence across DC and DB. Judges highlighted that the firm advised on 200 DB pension schemes with £45bn AUM, up £15bn from last year and advised on over 20 provider projects last year, helping identify suitable providers with the most appropriate investment strategy, and had supported implementations for around 270,000 members and more than £3.2bn in assets. The panel also noted its clear depth on LDI and de-risking, operating at scale on critical issues. Its work on the huge Morrisons scheme also impressed the judging panel. Well done to LCP, highly commended for Best Pension Adviser 2023.

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Benefex's Andrew Barradell, Rebecca Rann, Chris Read, Lyndsey Shaw and Stephen Hackett celebrate receiving the award for Best Group Risk Adviser

## BEST GROUP RISK ADVISER

**WINNER**  
Benefex

Benefex triumphed in this category by showcasing its dedication to improving the advice and services provided to clients, including ongoing advice. One judge said, "Benefex's entry shows it has delivered good results for clients and keeps them expertly-informed of industry developments." Benefex has leveraged technology effectively to benefit employees and enhance their overall experience. It demonstrated significant success in extending life cover to entire workforces, and demonstrated a "forward-thinking approach" in the way it approached early intervention services. One notable feature that caught the attention of judges is Benefex's unique offering of a 5 per cent return on premium to invest in tailored wellbeing initiatives for its customers. Benefex has also taken great strides in employee training programs, ensuring its workforce is equipped with the knowledge and skills necessary to navigate complex markets and the challenges of the cost-of-living crisis. Its comprehensive communication support during these trying times has exemplified its commitment to transparency and supporting its clients. Congratulations to Benefex, Best Group Risk Adviser 2023.

### HIGHLY COMMENDED

#### Howden Employee Benefits & Wellbeing

Previous winner Howden was highly commended in this category this year, with judges praising "its commitment to offering tailored, value for money services". Howden was consistent in its expertise and innovation in the realm of corporate healthcare advice. And judges were particularly impressed by Howden's case study in which it resolved a complex GIP issue and secured a mandate for a broader portfolio of risk benefits, demonstrating its capacity to take on problems and offer its customers sensible solutions.

The panel noted a profound grasp of the effects of the cost-of-living crisis and has adapted its services accordingly, making sure they fulfil the needs of a diverse range of workforce groups. Judges said Howden's submission offers insightful information on value for money and demonstrated how they employ data analytics to set fair prices and create better scheme designs. Well done to Howden Employee Benefits & Wellbeing, highly commended for Best Group Risk Adviser 2023.

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Barnett Waddingham's David Collington, Zuzia Witek and Laura Matthews receive the award from Scottish Widows workplace pensions director Graeme Bold and awards host Marcus Brigstocke

## BEST SUSTAINABLE BENEFITS ADVISER

**WINNER**

**Barnett Waddingham**

In a fiercely competitive category, Barnett Waddingham stood out for judges as it presented an incredibly innovative and forward-thinking submission, with one judge describing the firm as “taking sustainability to the next level” while another said the submission was clear and simple with no jargon. Judges appreciated the “fantastic” and “dynamic” case study which included multiple examples and clear demonstration of continuous improvement as well as evidence of a focus on benefits and behaviours, as well as driving sustainable data-led change.

One judge praised how it analysed the commuter options of thousands of English Heritage employees to predict commuter routes and understand the CO2 reduction that could be achieved by changing habits. Judges highlighted the firm’s attention to new sustainable benefits, in particular helping employers offer incentives to employees through such innovations as carbon offsetting, volunteering, salary sacrifice solutions for EV car home charging costs and refurbished mobiles. Additionally, the firm’s data led governance approach with supporting dashboards was also appreciated. According to one judge, it’s clear that Barnett Waddingham has a depth of thinking embedded in its approach with a really broad impact across the benefits landscape that goes beyond just investments. Judges were particularly impressed by the firm’s ESG dashboard which enables employees to see impacts and research on net zero. Congratulations to Barnett Waddingham, Best Sustainable Benefits Adviser 2023.





Todd Rowlands and Natalie Malone of Aspira Corporate Solutions receive the award from Ron Wheatcroft, technical manager Swiss Re and awards host Marcus Brigstocke

## BEST HEALTHCARE ADVISER

**WINNER**

**Aspira Corporate  
Solutions**

Aspira won this key category with a submission that demonstrated comprehensive healthcare solutions. Judges appreciated the way it prioritises strong client relationships, offering dedicated consultants and access to experts across key disciplines. Aspira addressed the cost-of-living crisis by educating clients on cost-effective alternatives like cash plans and stripped-back PMI policies. The firm promotes wellbeing benefits, mental health support, and EAPs through presentations and webinars. Staying ahead of industry trends, Aspira places a high importance on engaging with learning events and subscriptions, emphasising continuous development. Its proposition ensures transparent explanations of recommendations made and consistent service. Aspira's expertise in managing healthcare costs includes identifying savings through excess types, guided referral hospitals, and voluntary arrangements. Its claims statistics help control costs and justify premiums. Through its client case study it demonstrated successful updates to a corporate healthcare arrangement, improving claims management, benefits, and employee wellbeing. Congratulations to Aspira, Best Healthcare Adviser 2023.





Chris Lock of Advo receives the award from the editor of Benefits Expert Kavitha Sivasubramaniam and awards host Marcus Brigstocke

## BEST HEALTH & WELLBEING SOLUTION

**WINNER**  
Advo

Advo has triumphed in this category and has been recognised for revolutionising the playing field, empowering small businesses to compete with larger corporations. Its integrated online platform combines HR, payroll, and employee benefits, supported by expert advice. This approach has been commended by Bupa, who now also offers HR support to SMEs. Advo's client-centric mindset sets them apart, prioritising understanding client aspirations over policy sales. Advo excels at uncovering hidden opportunities within existing policies, demonstrating that the missing pieces for clients' wellbeing goals are often already available. It builds comprehensive employee benefit programmes by combining and successfully conveying these elements. Its dedication to long-term relationships, innovative thinking and commitment to employee wellbeing has earned Advo a 94 per cent client contract retention rate. Advo helps ensure that its staff can realise their full potential by using a holistic approach to development, which leads to a trusted and powerful engagement with SMEs. Congratulations to Advo, Best Health & Wellbeing Solution 2023.



# BEST GROUP PENSIONS PROVIDER

**WINNER**  
**Aviva**

We are delighted to be recognised again as the industry leader in group pension provision. Aviva has managed company pension schemes for over 140 years. A lot has changed in that time, but the support we give our customers hasn't. With economic uncertainty in the air, we believe it's critical to look after our customers while educating them about the importance of pensions. We're market leaders in sustainability and thought leadership, using smart technology to deliver more. We have a responsibility to lead the way on climate action and we're proud to be the first major insurer worldwide to aim for Net Zero carbon by 2040. We believe our innovation, creativity and vision make us the UK's best group pensions provider.

**Simon Ellis, Head of Business Development (Wealth)**

In a big night for Aviva, the crucial group pension provider gong was surely one of the most sought-after awards it collected. It was described by one judge as "a strong provider, positioned at the upper end of our assessment process, with a proposition that constantly improves." Judges noted the provider's organisational structure that enables it to fire on all cylinders - its innovation team, located at group level, is dedicated to shaping it into a provider of the future, while its technology infrastructure offers efficiencies by enabling all platforms to operate through a single interface. Aviva's financial strength forms a solid foundation to support its group pension clients effectively and demonstrate its long-term commitment to the market, said one judge. Aviva's attention to customer service improvement was highlighted by another judge, who said "its implementation of GPPs is brilliant". The provider has been strengthening its position as a leading industry player, with growth in market share in recent times. Congratulations to Aviva, Best Group Pensions Provider 2023.

## HIGHLY COMMENDED

### Standard Life

Standard Life was commended for performance across a range of metrics that really impressed judges. Judges noted a determined approach driven by senior management that had achieved great strides in re-establishing Standard Life as a genuine force to be reckoned with. The provider's delivery surpassed judges' expectations in several key areas, including the introduction of the new Sustainable Multi Asset default which "delivers on both growth targets via improved risk and return metrics as well as its strong ESG credentials." Notably, Standard Life has strategically adjusted its pricing for new schemes to regain market share from competitors which one judge acknowledged. One judge noted "this submission shows that Standard Life are firmly back where they need to be". Well done Standard Life, highly commended in the Best Group Pensions Provider category.



Aviva's Kurtis Reece and Victoria Panormo receive the award from Benefiz CEO Tim Gillingham and awards host Marcus Brigstocke

Aviva emerged as the winner in this category, praised for its extensive range of resources with one judge saying “Aviva is doing a lot right in this area” and has a “good range of tools available”. Its cutting-edge tools empower members to set retirement goals and devise strategies to attain them. Through predictive modelling, these tools demonstrate how present decisions can shape future retirement income. The company’s commitment to value for money is evident, with competitive rates and recommendations for better alternatives according to one judge. High customer take-up and feedback underscore its dedication to customer satisfaction. It provides clear communication, wake-up packs, a specialist retirement helpline, and tax advice partnerships. Aviva’s “Honesty is the best annuity policy” approach prioritises the best annuity income options for customers which the panel particularly liked. Aviva’s comprehensive offering exemplifies its commitment to helping individuals achieve a secure and fulfilling retirement. Congratulations to Aviva, Best Provider Decumulation Proposition, 2023.

# BEST PROVIDER DECUMULATION PROPOSITION

## HIGHLY COMMENDED

### Standard Life

Judges were impressed with how Standard Life has demonstrated its achievements, including the addition of the 'Plan Your Future' retirement hub which has been well received, providing comprehensive resources for individuals preparing for retirement. The company’s “good communication support in the run-up to retirement,” such as retirement events and webinars, has been highly applauded by judges. Notably, there has been a strong emphasis on assisting vulnerable clients, showcasing the company’s commitment to inclusivity and support for all members. Judges acknowledged that the company has shown a dedication to driving innovation within the industry. Well done Standard Life, highly commended for Best Provider Decumulation Proposition 2023.

## WINNER

### Aviva

We are thrilled to be recognised again as the industry leader for decumulation strategy. Our commitment to driving innovation and delivering market-leading service is shown in our retirement planning tools and initiatives. Our comprehensive suite of cutting-edge tools helps members develop retirement goals and work out a way to achieve them. Engagement and empowerment come from education and our Financial Education sessions ensure that our members are retirement-ready, giving them the confidence they need to make better financial decisions.

**Victoria Panormo, Head of Client Relationships (Wealth)**





Legal & General head of DC Rita Butler-Jones with Corporate Adviser group commercial director Ricardo Medina and awards host Marcus Brigstocke

## BEST MASTER TRUST

### WINNER

Legal & General  
WorkSave Pension  
Mastertrust

Legal & General's WorkSave Pension Mastertrust stood out in this category, with judges describing it as "strong all around" and "a quality master trust, operating at scale." The creation of an information hub that understands the uncertain times faced by today's savers is one initiative that caught the judges' attention. The master trust's Member Advisory Panel and Insight Lab were also noted by the judges, who felt that these initiatives demonstrated L&G's commitment to encouraging open communication and collaboration, as well as building a strong sense of community within its master trust. Its genuine acceptance of participant employers' comments is another admirable feature of its strategy, as demonstrated through its Mastertrust Employer Group. Integrating a drawdown option has promoted flexibility and improved its members' retirement experience. The master trust also provides an advisory service for those with pots over £20,000, assuring individualised support for its clients' financial journeys. Congratulations to Legal & General, Best Master Trust 2023.





BNP Paribas Asset Management investment specialist Gabrielle Kinder receives the award from Hymans Robertson partner Rona Train and awards host Marcus Brigstocke

BNP Paribas Asset Management (BNPP AM) was recognised as a prominent player in the ESG with a long-term track record that demonstrated its pedigree in sustainable investing. It applies its management approach across an impressive EUR 501 billion in assets across 30 countries, as of December 2022. BNPP AM’s submission showed judges a commitment to long-term, sustainable returns. “Sustainability is at the core of their investment principles” said one judge. It became a founding signatory of the UN-backed Principles for Responsible Investment (PRI) in 2006 after early recognition of the importance of responsible investing. The business established a sustainability centre in 2017 to expand its capabilities, providing research, analysis, and data, enabling sector- and business-level decision-making that is judges assessed as being well-informed and insightful. Judges acknowledged that through initiatives like these, BNPP AM is integrating sustainability into every facet of its operations. Congratulations to BNPP AM, Best ESG Asset Manager 2023.

# BEST ESG ASSET MANAGER

**WINNER**  
**BNP Paribas Asset Management**

## HIGHLY COMMENDED

### Legal & General Investment Management

With an excellent proposal and submission, judges felt LGIM (Legal & General Investment Management) stood out as a company that deserved commendation in this hard-fought category. One judge highlighted its “inclusive capitalism approach which aspires to build a better society while improving the lives of customers and creating value for their shareholders.” As an active investment steward, Legal & General address critical societal issues such as biodiversity, conservation and gender inequalities in pensions. LGIM consistently strives for sustainable outcomes in its investments, judges acknowledged. Notably, its renewable investments have produced enough energy to power a city the size of Aberdeen, demonstrating its commitment to environmentally responsible practices. Its Climate Impact Pledge targets 1,000 climate-critical companies, making significant contributions to greenhouse gas emissions reduction. Recognition from organisations like MajorityAction highlights LGIM’s role in addressing emerging themes, such as antimicrobial resistance, biodiversity, conservation and diversity. Well done to Legal & General, highly commended for Best ESG Asset Manager 2023.



Aviva head of investment strategy and propositions Maiyuresh Rajah receives the award from LCP principal Simon Jackson and awards host Marcus Brigstocke

# ULTIMATE DEFAULT FUND

## WINNER

### Aviva: My Future Focus

We are delighted to be recognised as the industry leader in default fund design with the 'Ultimate Default Strategy' award. Our default solution, My Future Focus, brings together Aviva's expertise in investment strategy design and workplace pension experience with the asset management capabilities of Aviva Investors. We work together to create an innovative and market leading default fund that helps customers achieve financial security in retirement.

**Maiyuresh Rajah, Head of Investment Strategy and Propositions**

Yet another award for Aviva on the night, in the crucial Ultimate Default Fund category, which acknowledges the fund best meeting the needs of today's DC savers. Aviva's My Future Focus default strategy, which combines active and passive management approaches, won the hearts of the advisers on the judging panel. This strategy stood out for its excellent diversification across various asset classes, management styles, and tactical asset allocation. One judge noted, "This default strategy has delivered a more stable growth journey than many of its peers, despite market turbulence, by managing its component funds to their volatility targets." The company's sustainability principles are evident through the full incorporation of ESG factors into the fund, supported by a dedicated team of 30 professionals collaborating with fund managers. Judges said the My Future Focus default strategy is a solid option that caters to a wide demographic, providing consistent performance and effective risk management. Congratulations to Aviva's My Future Focus, Ultimate Default Fund 2023.

## HIGHLY COMMENDED

### Nest

Judges were impressed with Nest's very strong performance and diversification this year. One judge liked the way Nest "looks towards markets that others have not considered." The company has achieved notable success with its Nest Guided Retirement Fund, which serves as a valuable solution for members entering and navigating retirement. The default fund has consistently delivered above-average returns compared to its peers over the past three years, as of Q4 2022, demonstrating strong risk-adjusted performance. This showcases the company's ability to effectively manage investments and generate favourable outcomes for its members. According to another judge, "The Nest Guided Retirement Fund is a good solution for members at and through retirement." It offers attractive returns while effectively managing risk, providing members with a solid foundation for their retirement savings. Well done Nest, highly commended for Ultimate Default Fund 2023.



Aviva's Maiyuresh Rajah receives the award from Capita's senior DC pension consultant Jeanette Smith and awards host Marcus Brigstocke

# BEST DEFAULT ESG STRATEGY

**WINNER**  
Aviva

We are delighted to be recognised again as the industry leader for ESG default strategy. With 50 years' experience of responsible investment across Aviva and Aviva Investors, we believe we can drive change on the major issues impacting our planet. We have a responsibility to act on behalf of our customers on environmental, social and governance issues. And it's with our default strategies, that we help our customers put ESG into investment action.  
**Maiyuresh Rajah, Head of Investment Strategy and Propositions**

Aviva continues to set the bar very high across all corners of the pensions and investment industry and, said judges, the firm embodies the role of an active steward of customers' savings. One judge noted, "Aviva's net zero at 2040 is better than others" while also highlighting its "dedicated in-house team of ESG specialists." Its flagship default solution, My Future Focus, showcases its sense of responsibility by integrating ESG factors throughout its investment actions. Aviva demonstrated its commitment to responsible investing through engagement work and voting as a shareholder, resulting in companies changing their practices based on its recommendations. It prioritises investment in companies with better ESG scores, both in actively and passively managed funds within My Future Focus. Congratulations to Aviva, Best Default ESG Strategy 2023.

## HIGHLY COMMENDED

### Nest

Judges felt Nest deserved to be acknowledged in this category given its pioneering force in integrating ESG concerns into its investment practices. The company's dedication to investing in future-proof businesses that prioritise long-term viability and sustainability is evident across all asset classes. Nest actively engages with oil and gas companies, using its influence as a shareholder to advocate for a swift transition to a low-carbon economy. Notably, its support for initiatives like the ClientEarth lawsuit against Shell plc demonstrated its commitment to holding companies accountable for managing climate change risks, with one judge saying "It's positive to see that they're trying to influence change." Its leadership in identifying deforestation risks and engaging with fund managers has set an inspiring example for other institutional investors. Nest's commitment to responsible investing and "willingness to explore other investment opportunities" as well as its active engagement and innovative approaches solidifies its reputation in the industry as a key ESG player. Well done to Nest, highly commended in the Best Default ESG Strategy 2023 category.





Sackers associate director Adeline Chapman receives the award from Corporate Adviser corporate director Oonagh Sheehan and awards host Marcus Brigstocke

## BEST PENSIONS LAW FIRM

**WINNER**  
**Sackers**

Retaining its crown for a second year in a row, Sackers was acknowledged by judges as a leader in the field of pensions law, consistently delivering innovative and exceptional legal advice and services to employers, schemes, providers, and various other stakeholders. The panel said that the firm was “clearly a leading and long-standing law firm that is well regarded in our industry.” Judges said Sackers holds a unique position at the core of the pensions industry. One judge said the firm had “good industry body representation and great examples of how individuals are driving forward good practice and understanding on various key issues such as ESG and VfM.” Its expertise is evident through its advisory role for 36 out of the top 200 pension schemes, surpassing all other pension firms in terms of representation. Sackers’s submission referenced its role in providing guidance on the merger of the E nsign Retirement Plan with the Smart Pension Master Trust. Congratulations to Sackers, Best Pensions Law Firm 2023.

### HIGHLY COMMENDED

#### Arc Pensions Law

Arc Pensions Law has again received high commendation in this competitive category, praised for its excellent submission and described as “fresh” and “dynamic”. Its advisory work showcased significant achievements, including successfully advising Frasers Group on the acquisition of Studio Retail Limited, guiding the Cobham buy-in process, and providing valuable guidance to trustees of a £1bn+ scheme with judges describing these case study examples as “excellent”. Arc’s track record of delivering favourable client outcomes and its thought leadership in policy and innovation were recognised with one judge saying the firm had a “good narrative of strong client outcomes with client evidence to support, as well as good evidence of thought leadership and broader representation to drive policy and innovation.” Judges said its concise TCFD reports and pragmatic dashboard development service “illustrates its fresh approach”. Well done to Arc Pensions Law, highly commended in the Best Pensions Law Firm 2023 category.



IGG business development director Ryan Hubley and trustee director Dianne Day receive the award from Kim North, managing director, Tech & Tech and awards host Marcus Brigstocke

## BEST DC INDEPENDENT TRUSTEE

**WINNER**  
**IGG**

The judging panel was impressed by the robust range of services offered by Independent Governance Group (IGG), covering all the core areas including what the cost-of-living crisis means for members, value for money, stewardship, ESG and investing in illiquid and private markets via LTAFs. Judges noted the evidence of scale, scope and impact the organisation achieves as well as its sharp focus on member outcomes and innovation. The master trust-focused firm, which has 18 UK offices, oversees DC pensions of £37bn for over 2 million members. One judge praised how firm manages conflicts through its professional excellence board. Another judge said that IGG had a “strong set of values, clear approaches and engagement on emerging issues such as TCFD reports.” They also highlighted how it is operating with impact across 10 master trust appointments, of which five are as chair. IGG’s submission provided good examples on helping master trust move forward on illiquids and consolidation of smaller master trusts. Congratulations to IGG, Best DC Independent Trustee 2023.



# BEST GROUP RISK PROVIDER

**WINNER**  
**Zurich**

For the second year in a row Zurich took the top place in this intensely competitive category. Judges recognised its online portal, which has been well-received by the industry, with judges describing it as superb and “a slick operation.” The API component of the platform won praise for its calibre and effectiveness, demonstrating the firm’s ability to stay at the forefront of technological advancements. Its outstanding performance was evidenced by high Net Promoter Scores (NPS).

Zurich’s clients benefited from a variety of support services, including a broad selection of webinars. Judges commended its high-quality, value-added services that really made a difference, singling out the provision of free Mental Health First Aid (MHFA) course, which they said was making a real difference to clients’ lives. Its tree-planting campaigns demonstrated its commitment to environmental sustainability. Judges felt the company’s overall proposition remains excellent. Congratulations to Zurich, Best Group Risk Provider 2023.

## HIGHLY COMMENDED

### Canada Life

Canada Life has achieved significant success in the delivery of group risk products to the market which the panel wanted to acknowledge with a Highly Commended. Its WeCare, MyStrength, and Toothfairy offerings are positioned at the top end of add-ons, showcasing its commitment to providing comprehensive support to its customers. It has taken a lead in addressing important topics such as menopause, expanding its range of services beyond traditional offerings which judges described as “good growth and improvement”. The company’s focus on enhancing wellbeing and claims support sets them apart from other group risk players. Judges praised Canada Life’s innovative approach, singling out the Toothfairy programme in particular as a welcome addition, with one judge describing it as a “very clever idea”. Canada Life’s proposition stands out in the SME space, said judges. Its initiatives, including enhanced nurse-led support, increased First Contact Limits (FCL), and improved decision-making and turnaround times, were well received. Judges said Canada Life’s submission was very strong, highlighting its dedication to providing additional support and product initiatives, reinforcing its position as a robust provider in the market. Well done Canada Life, highly commended in the Best Group Risk Provider 2023 category.





# BEST HEALTHCARE PROVIDER

**WINNER**  
Aviva

It was an incredible fifth award of the night for Aviva in the Best Healthcare Provider category. The judges were impressed by Aviva's first-rate product development and proposition in areas like cancer assistance and diversity, equity, and inclusion (DE&I), describing it as "strong" and "positive". Enhancements such as the addition of cardiology to Aviva's comprehensive cancer proposition reinforce its dedication to providing well-rounded healthcare solutions. Aviva earned praise for its improvements to customer experience, especially

through its special oncology care. Its partnership with other specialists to provide instruction and content illustrates its approach to embracing knowledge from outside of its own organisation. The judges were impressed by Aviva's early adoption of neurodiversity initiatives and recognised the introduction of neurodevelopmental pathways, gender identity benefits, and menopause support, along with consultations with organisations like Stonewall and Pride, ensuring inclusive language and comprehensive coverage for diverse needs. Another aspect highlighted is its commitment to transparency and accountability was its decision to seek an independent review of the Covid refund pledge process through a third party. The judges found its submission well-supported by evidence. Congratulations to Aviva, Best Healthcare Provider 2023.

## HIGHLY COMMENDED

### WPA

The judging panel was thoroughly impressed by the "excellent" accomplishments of WPA, and expressed this admiration by awarding the firm a highly commendable recognition in this category. According to judges, WPA's commitment to innovation and customer service excellence is evident in its bespoke solutions and market-leading management information tools. They noted that WPA has revolutionised the PMI space by introducing online authorisation and streamlining processes. The addition of Lifestage Health for everyday health concerns was noted as a key element of its commitment to providing comprehensive care. Its impressive client retention rate reflects the exceptional service it delivers. Judges felt WPA continues to excel in its offerings, consistently striving to provide best-in-class solutions. The "well-received" app and top-notch customer service exemplify its client-centric approach. According to judges, it goes above and beyond to ensure client satisfaction. Judges said its "solid submission" highlights its effective use of digital tools for claims processing and health prevention content. It has made significant strides in customer service and engagement, leveraging technology to enhance these areas.

Well done to WPA, highly commended in the Best Healthcare Provider 2023 category.



# BEST CASH PLAN PROVIDER

**WINNER**  
**Medicash**

Winning this award once again, Medicash is cementing its position as a provider of top-notch yet affordable health cash plans backed up by excellent customer support. Judges noted its growth has been impressive, supported by its dedication to providing its customers with the highest care and professionalism.

Its innovative strategy, exemplified by the Skin Vision skin cancer app, has upped the ante across the industry and has earned it fantastic client retention rates. According to judges, Medicash has continuously demonstrated a balance between sustainable price and growth. Additionally, it has tapped into the potential of technological innovation to satisfy its clients' basic health prevention needs, providing accessibility for all. Its focus encompasses a wider range of healthcare and wellbeing and goes beyond gender-specific health issues. Judges remarked that Medicash's operational strategy has allowed it to grow swiftly without sacrificing the calibre of its client service. It has skillfully maintained this delicate balance while providing great service and guaranteeing client satisfaction. Congratulations to Medicash, Best Cash Plan Provider 2023.

## HIGHLY COMMENDED

### WPA

Judges felt that WPA deserves great credit for its "excellent submission evidencing strength in all required areas". One particular judge highlighted the firm's app saying "The WPA Health app is a key differentiator". Its commitment to ongoing improvement is demonstrated by the way that early-stage app development challenges were successfully resolved. The business's flexibility to change to meet customer needs and its focus on offering a product and engagement strategy that is inclusive of all genders are examples of its progressive thinking. High Net Promoter Scores, indicating favourable feedback, demonstrate its dedication to client satisfaction. Its submission was supported by a strong evidence base, including client case studies and return on investment. According to one judge, WPA is "a true leader in fusing cutting-edge solutions with market-leading technology for everyday healthcare". Well done to WPA, highly commended in the Best Cash Plan Provider 2023 category.



Moneyhub key account director Paul Goodwin receives the award from Charlie Goodman, partner, Employee Benefits Collective and awards host Marcus Brigstocke

# BEST FINANCIAL WELLBEING PROVIDER

**WINNER**  
Moneyhub

Moneyhub stood out in this category, displaying great achievements in changing behaviours and fostering engagement among individuals, said judges. Its effective use of cutting edge digital technology allows users to gain a better understanding of their current financial status and access resources and services to manage and improve their financial wellbeing. Judges said the conceptual idea of Moneyhub is highly commendable, providing valuable insights to users, with the potential to go way beyond other players targeting financial wellbeing. The panel highlighted the way Moneyhub can support greater personalisation of communications, enabling practical support to be tailored to different demographics. One judge said, "Offering the most comprehensive account integrations of any provider, this holistic view encourages users to engage with their finances, boosts financial education and bolsters feelings of confidence and control which goes a long way in alleviating money-related anxieties."

Congratulations to Moneyhub, Best Financial Wellbeing Provider 2023.

## HIGHLY COMMENDED

### Cushon

Cushon has achieved notable success in changing behaviours around saving, particularly among the younger generation facing the challenges of the cost-of-living landscape. According to judges, it has a "strong proposition and unique approach resulting in positive engagement". One judge highlighted the provider's cases study of its work with the University of Lincoln as commendable and innovative.

The provider has helped equip employees with positive financial behaviours and money management skills early on. The educational aspect of the business is solid, "as expected" said one judge. The approach of Cushon to engage those who are typically disengaged in savings is praiseworthy, offering simple saving solutions and even introducing what it claims was the world's first net-zero pension. Judges noted the impressive app engagement statistics across its customer base. Well done to Cushon, highly commended in the Best Financial Wellbeing Provider category.





Syrona Health co-founder Anya Roy receives the award from Verlingue head of employee benefits Mark Pugh and awards host Marcus Brigstocke

## BEST HEALTH & WELLBEING INNOVATOR

**WINNER**  
Syrona Health

Syrona Health impressed judges with the big strides it has taken in facilitating personalised, data-driven gender-specific healthcare to employees across various life stages. Judges applauded the way Syrona Health's products have filled a genuine gap in gender-specific healthcare, noting that the firm has "shown adaptability to client needs and providing a gender-inclusive approach to product and engagement."

Judges highlighted its commitment to inclusivity, and praised its gamification approach, with one saying "there are others in the market that offer this, but not quite packaged in this way. I am particularly impressed with how the gamification is tailored and more importantly inclusive." The tracking features of its app were also noted by judges. Syrona Health's outstanding Net Promoter Score (NPS) underscores the high level of satisfaction among its users, a testament to the effectiveness and impact of its services. Syrona Health's evidence-based submission and commitment to gender inclusivity were supported by a compelling case study that demonstrated its adaptability to client needs. Congratulations to Syrona, Best Health & Wellbeing Innovator 2023.



Royal London's customer experience director Richard Basham-Jones receives the highest service ratings award from Corporate Adviser editor John Greenwood and awards host Marcus Brigstocke



# WORKPLACE PENSIONS

## Royal London

Royal London keep getting top marks for its service proposition, winning a five-star rating for the third year in a row. Service is clearly at the forefront of its proposition to advisers. Royal London achieved particularly high scores for its communications, provider-generated adviser support content and its Advisers also felt Royal Londo Advisers recognised yet another year of great service from Royal London.



Fidelity International's head of workplace distribution Dan Smith receives the Four Star Service Rating Award from Corporate Adviser editor John Greenwood and awards host Marcus Brigstocke



Corporate Adviser editor John Greenwood announces Hargreaves Lansdown's Four Star Service Rating Award for Workplace Pensions



PROVIDER SERVICE RATINGS 2023



## WORKPLACE PENSIONS

**Fidelity International**

Fidelity International is a provider that maintained very high levels of service over the last year. Advisers were particularly appreciative of Fidelity's administration standards, which received an outstanding 80 per cent score in the service ratings research.



PROVIDER SERVICE RATINGS 2023



## WORKPLACE PENSIONS

**Hargreaves Lansdown**

A very strong year of service delivery from Hargreaves Lansdown, with particularly strong marks in the communication, administration and staff expertise categories of the research. Advisers also felt Hargreaves Lansdown is a provider that very much appreciates their business.





The team at AXA Health collect their Four Star Services Ratings award from Corporate Adviser editor John Greenwood and host Marcus Brigstocke



Canada Life's sales director Matt Pincott (holding award) and the rest of the Canada Life team celebrate their award with Corporate Adviser editor John Greenwood and awards host Marcus Brigstocke



PROVIDER SERVICE RATINGS 2023



## HEALTHCARE

**AXA Health**

Well done Axa Health - the highest rated healthcare provider in the sector. The opening up of the economy that has followed the pandemic has presented challenges for all providers in the corporate healthcare sector. Axa Health stood out to advisers as a provider that went that extra mile to ensure that continuity of service was delivered.



PROVIDER SERVICE RATINGS 2023



## GROUP RISK

**Canada Life**

The highest rated provider in the group sector when it comes to the quality of its service, Canada Life achieved high scores for its communications, provider-generated adviser support content and its adviser-facing technology. Another great year of service to advisers from Canada Life.



The team at Unum take the stage to collect their Four Star Service Ratings Award, presented by Corporate Adviser editor John Greenwood and the awards host, comedian Marcus Brigstocke



Medicash's cash plan team celebrate a Four Star Service Ratings Award, presented by Corporate Adviser editor John Greenwood and the awards host Marcus Brigstocke



PROVIDER SERVICE RATINGS 2023



## GROUP RISK

**Unum**

Congratulations to Unum, a group risk provider that prioritised service during the challenging period of the opening up of the economy after the pandemic.

Advisers were particularly appreciative of Unum's communications, provider-generated adviser support content and staff expertise.



PROVIDER SERVICE RATINGS 2023



## CASH PLAN

**Medicash**

Medicash once again achieved the highest ratings from advisers for its service in the corporate cash plan sector.

Medicash achieved particularly high scores in the quality of administration and appreciating my business categories.



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