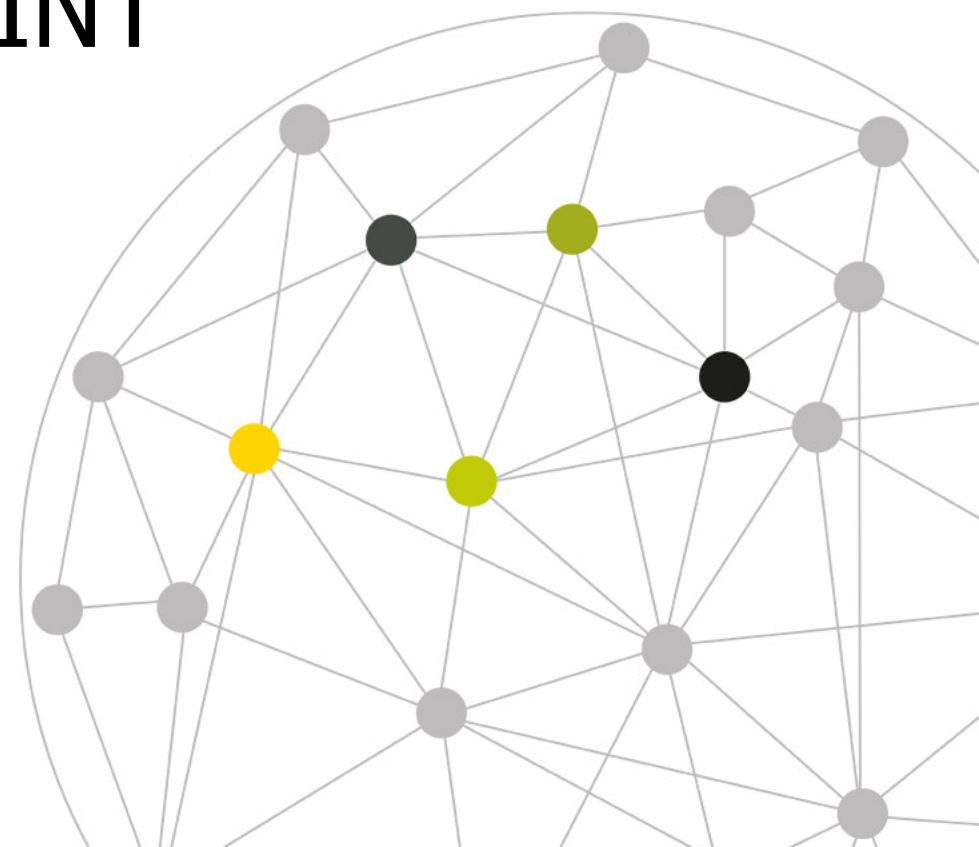




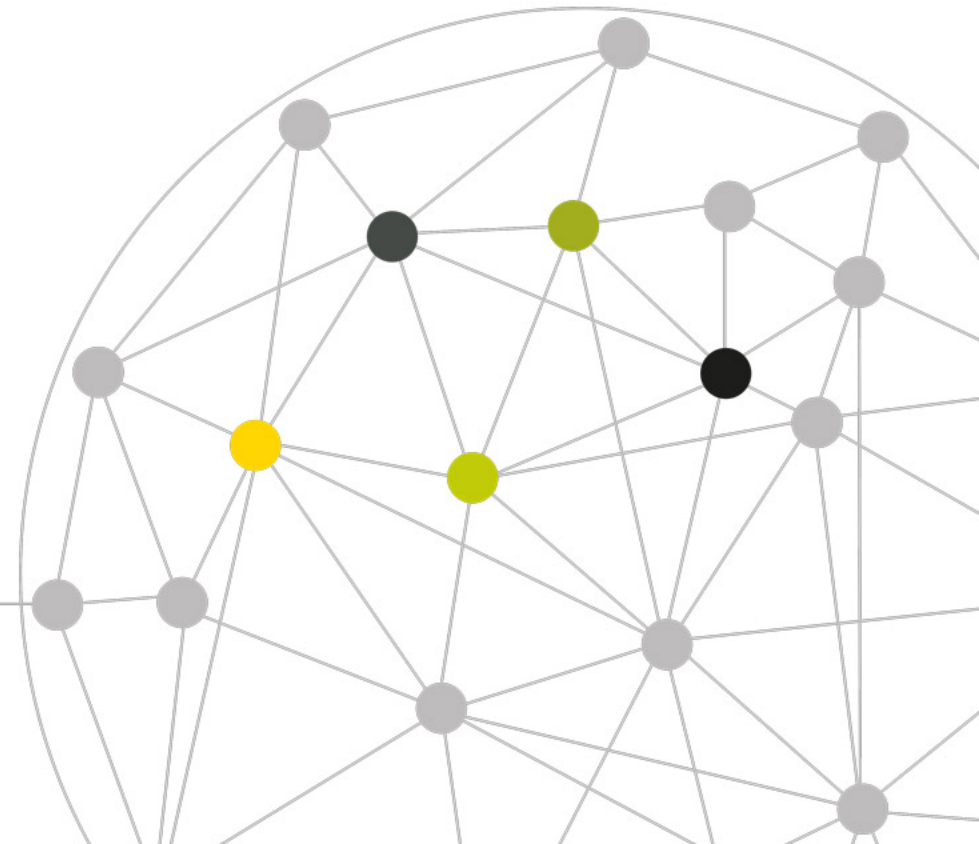
THE WELLBEING TIPPING POINT

Deborah Frost
Chief Executive, Personal Group

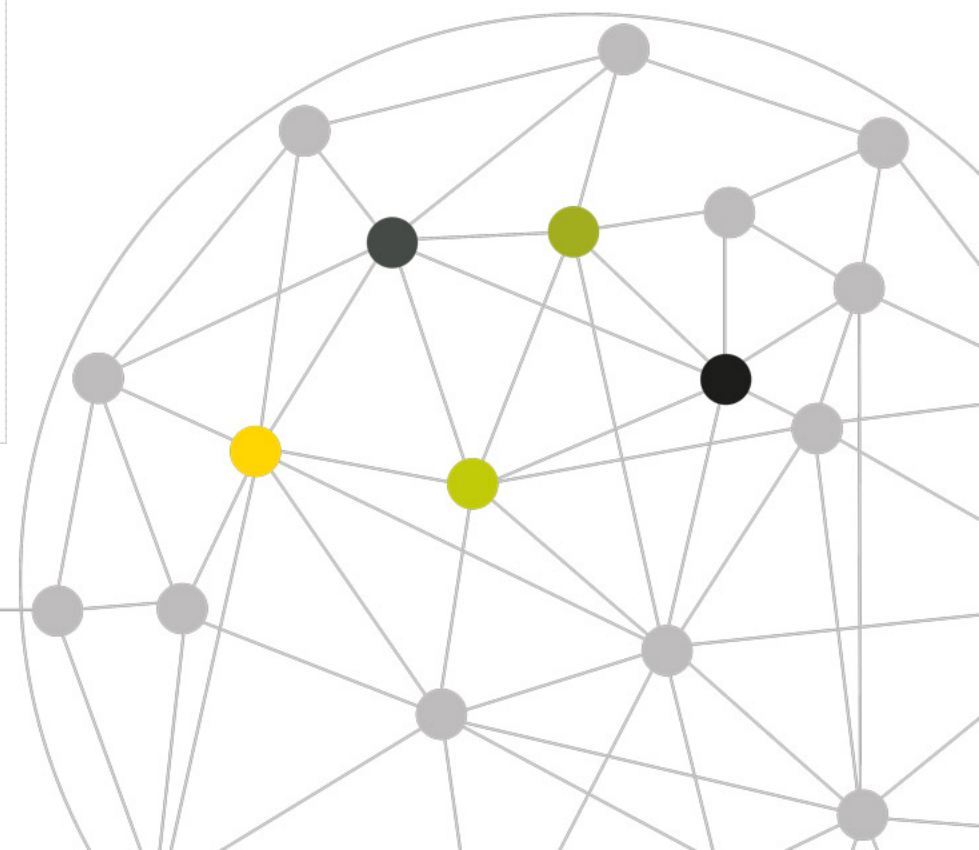
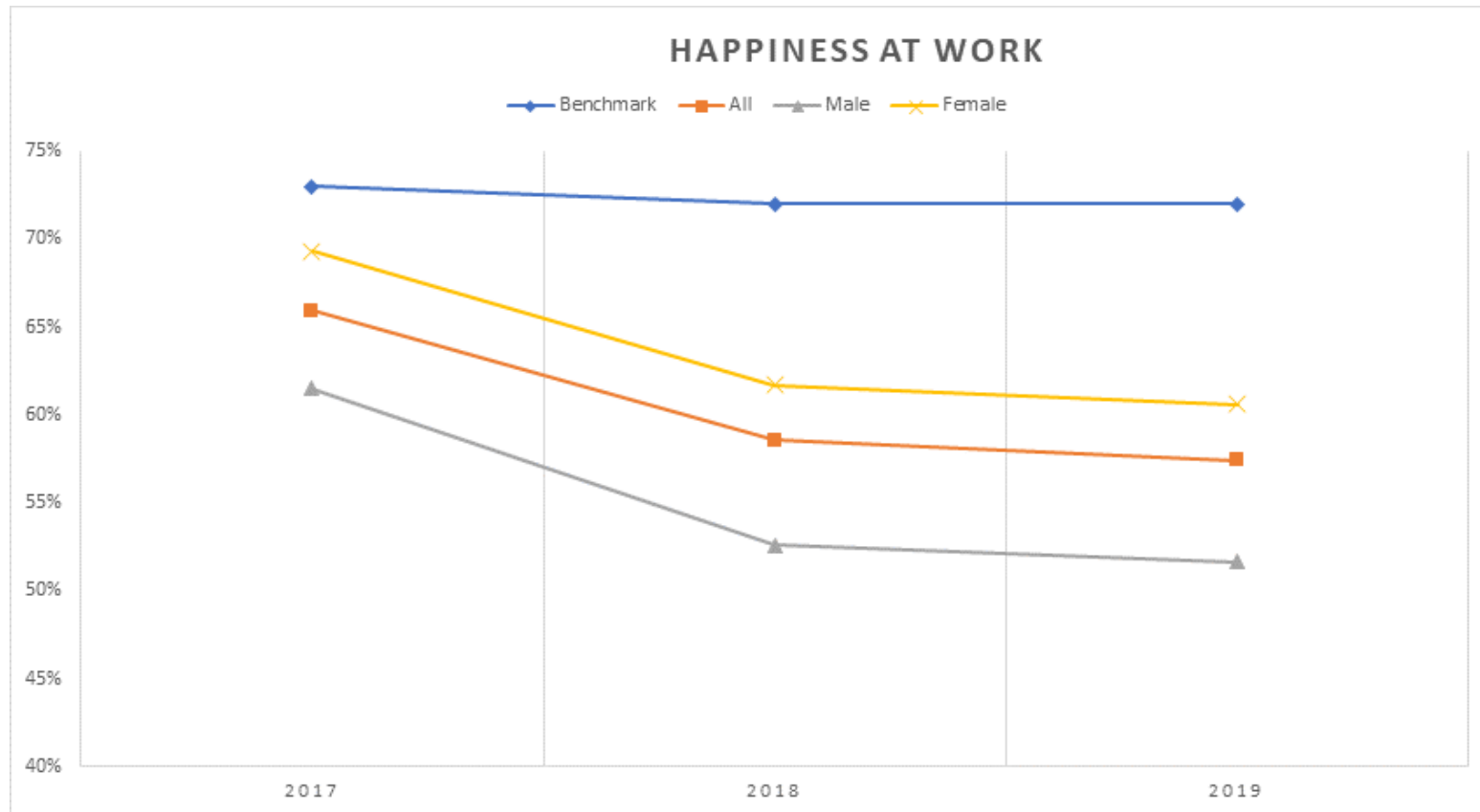


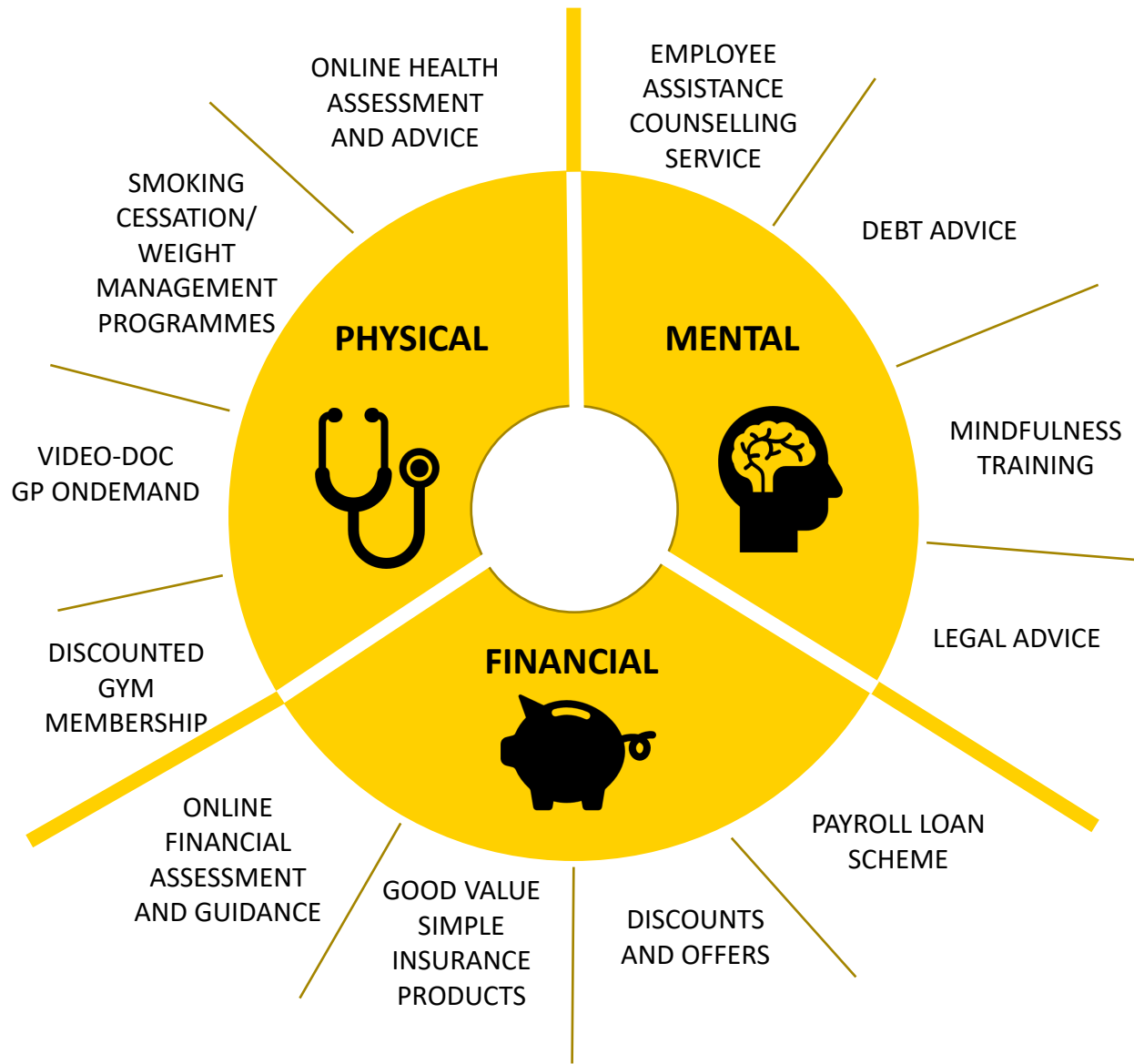


CLOSE YOUR EYES...

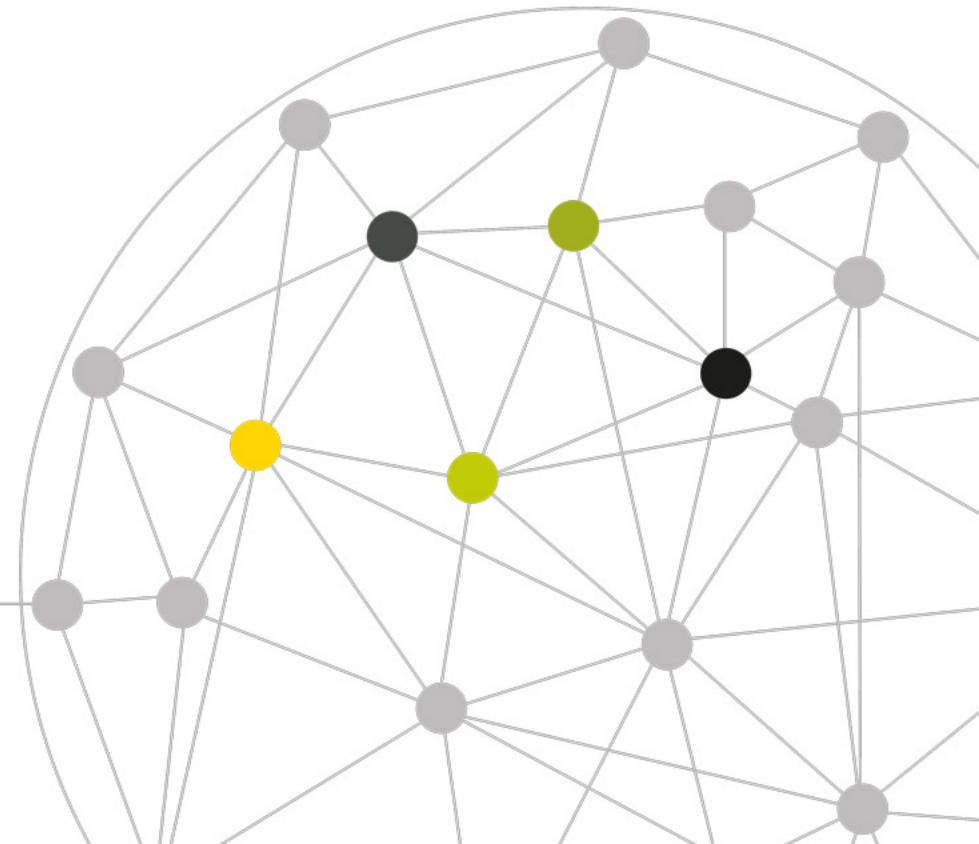


HAPPINESS AT WORK





AN INTEGRATED STRATEGY



MALE MENTAL HEALTH

- Male employees often find it hard to access mental health services.
- Mid-life men typically report lower levels of life satisfaction according to ONS.
- Our mid-life, geographically-dispersed male client group has improved take-up rates by 84% year-on-year in comparison to other intranet / workplace methods of accessing mental health help by using a mobile app.

Hard to reach
male mid-lifers

Improved take
up rates by 84%



FEMALE FINANCIAL HEALTH

- The female pension gap dwarfs the gender pay gap – double at c40%. But actually we're all in this together – it impacts families, employers and state.
- Reasons:
 - Part-time working (and therefore lower pension contributions)
 - Living longer
 - Gender pay gap
 - Divorce and separation

Generally face much poorer lives in retirement

Pension gap dwarfs the gender pay gap



Image © Insuring Women's Futures



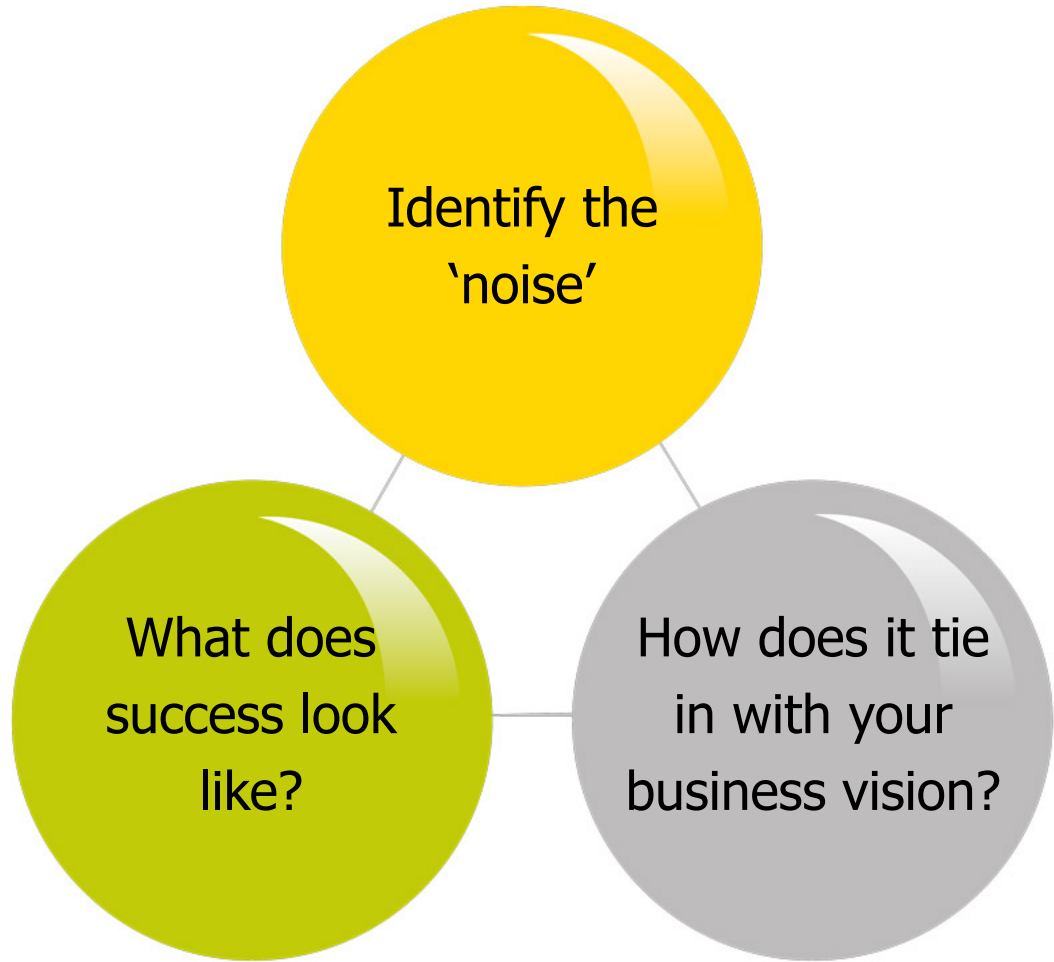
SHORT-TERM vs. LONG-TERM THINKING



GOAL #1

Short term wins

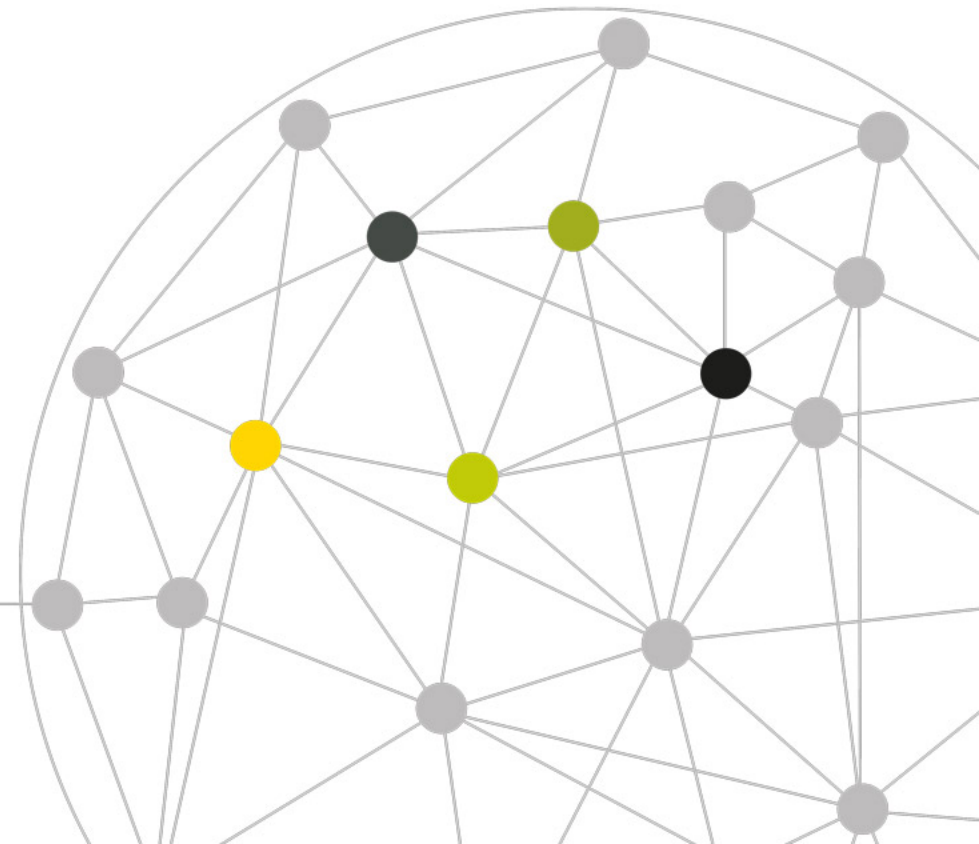
- What is the 'noise' for your employees? Debt? Worries about the future? Stress? Physical health?
- How does your long-term focus for wellbeing tie to your business vision and purpose?
- What are the business drivers to help support the goals beyond – "it's a good thing to do?"
- What does success look like? – can you get quick wins like an online GP or affordable emergency loans?



GOAL #2

Long-term results

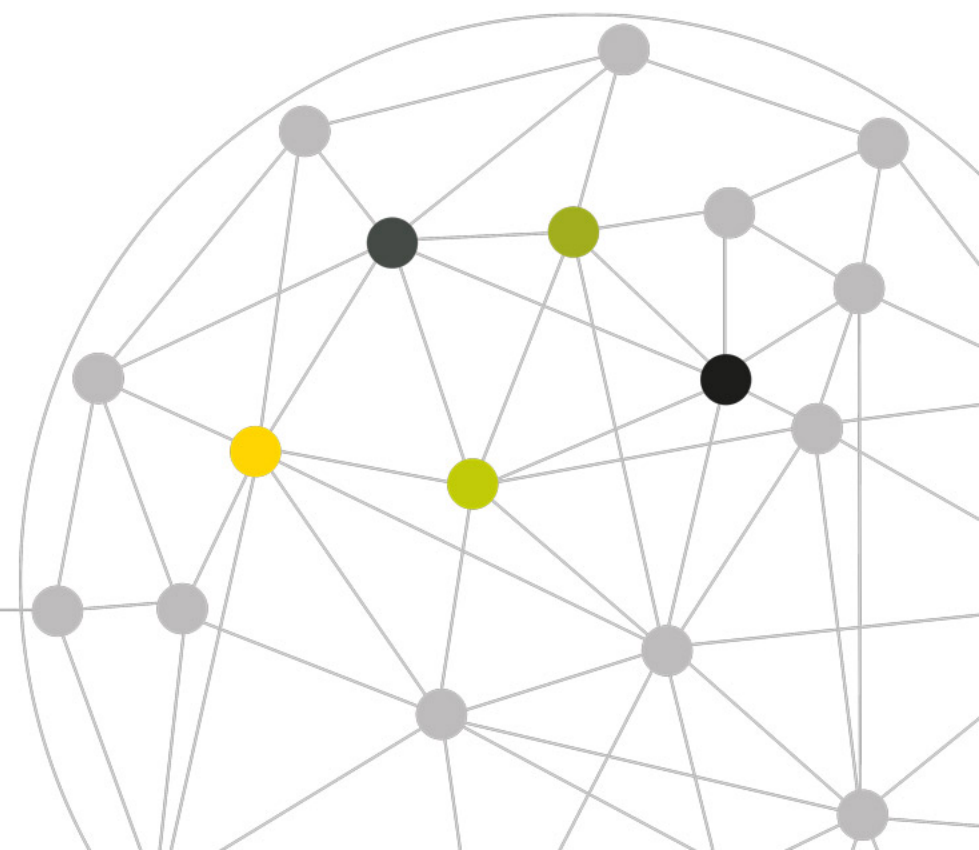
- Develop a strategy that fits your particular circumstances – look beyond discounts and offers to find a meaningful package to reduce disengagement
- How will you measure your results over a long period? Happier employees, improved absence levels, higher pension participation, less incidence of stress?
- How will employees access their package – what's the best approach to reach them?
- What will encourage employees to use the solution when you have it?



GOAL #3

"Stickability"

Impact of engagement process



A close-up photograph of a person's eye, which is a striking blue-green color. The eye is looking directly at the camera. The surrounding skin is fair, and there are some fine lines around the eye. A large, semi-transparent white circle is overlaid on the right side of the image, containing the text "HOW GOOD IS YOUR VISION?".

**HOW GOOD IS
YOUR VISION?**



LET'S CONTINUE THE CONVERSATION

STAND 26

INNECTO
Part of the PG family

