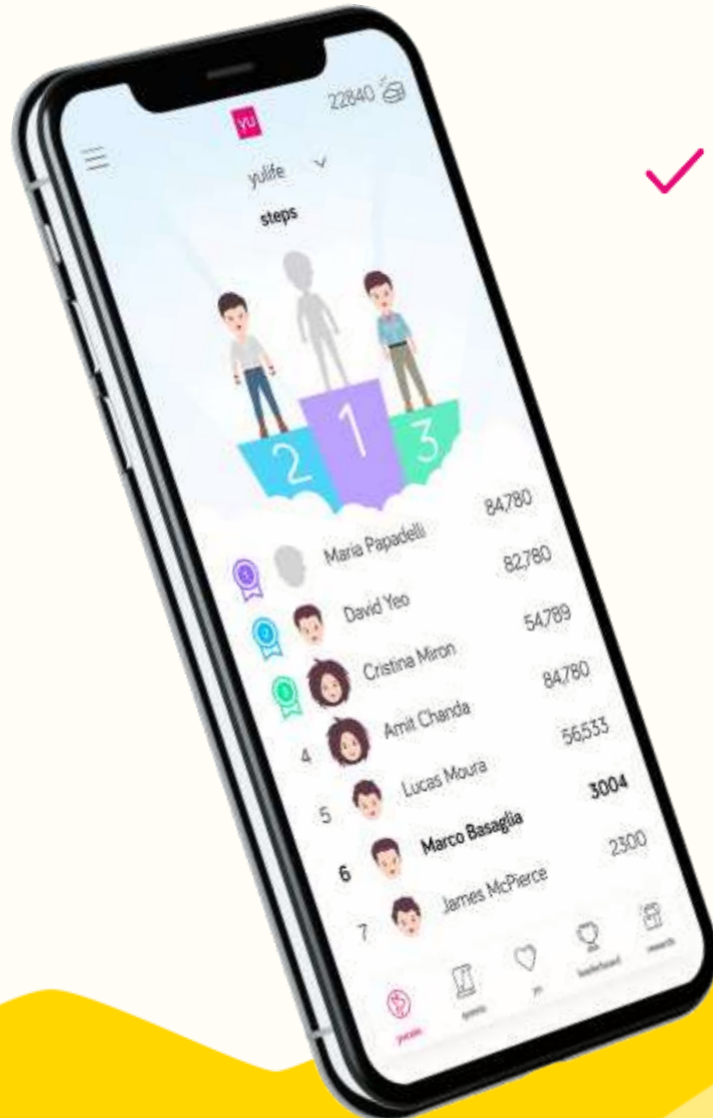




Putting Life Back into Your Client Conversations



Imagine your client meetings were about...



✓ A health and wellbeing programme that is engaging and fun

✓ Using technology, game mechanics and AI to provide meaningful insights

✓ Supporting company culture

✓ No hassle, no extra admin



Meet Barry

Head of Broker Distribution at YuLife

- 15+ years of experience in group risk
- Chairman of Raising the Profile at GRiD
- Iron man (almost)
- Chelsea fan

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*Are your clients
ready for change?*

2020 Key Trends

Employee Wellbeing



Employee wellbeing now a top priority for employers of all types and size.

Mental Health



Employers have a duty of care to protect their employees' mental wellbeing.

Digital Health & Wellbeing



Digital solutions are making health and wellbeing inclusive and accessible for all employees.

Financial Protection



Protect employees financial security for them and their loved ones, in both the short and long term

Wellbeing now top benefits priority for UK employers: survey

One in five adults have suffered 'depression' during pandemic, official figures show

One in eight have developed 'moderate to severe' symptoms

Telemedicine Arrives in the U.K.: '10 Years of Change in One Week'

Surge in demand for wellness apps, study shows

According to YuLife's Employee Health & Wellbeing Survey

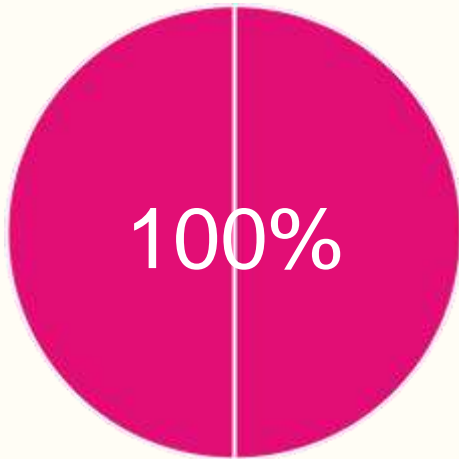
£57m paid out by group protection industry as a result of COVID-19

Group life 'one of the unsung heroes'

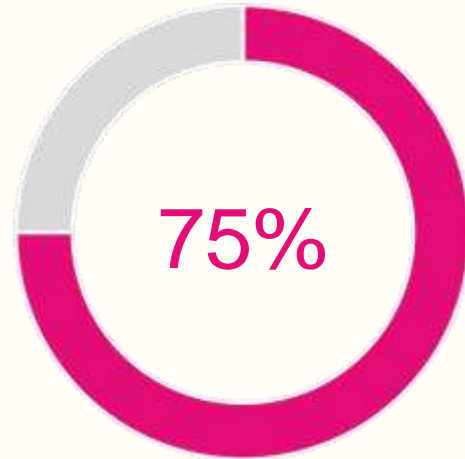
Benefits Employers are Likely to Buy in 2021

[Intermediary predictions]

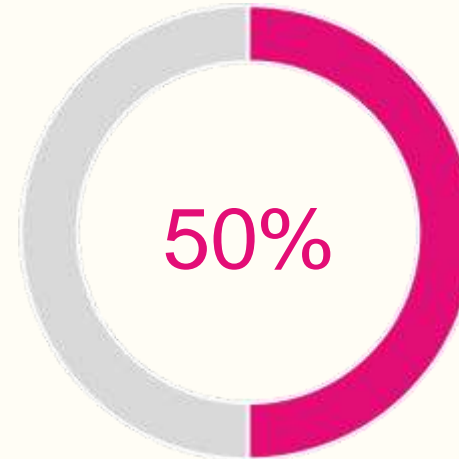
Wellbeing Services



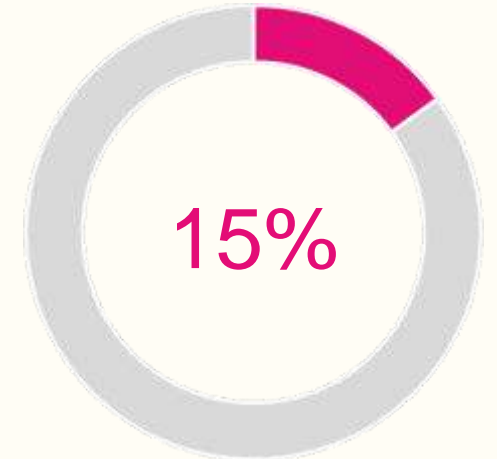
Group Life Insurance



Group Income Protection



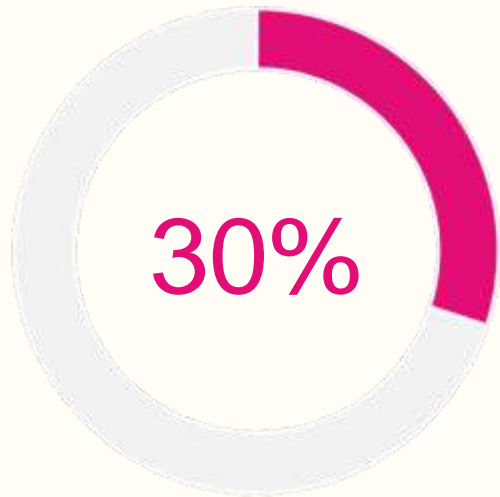
Group PMI



What's driving this
change in buying
behaviors?

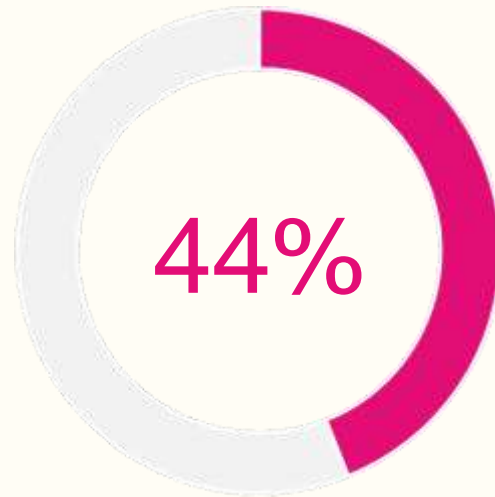
Traditional Drivers

Death of an Employee



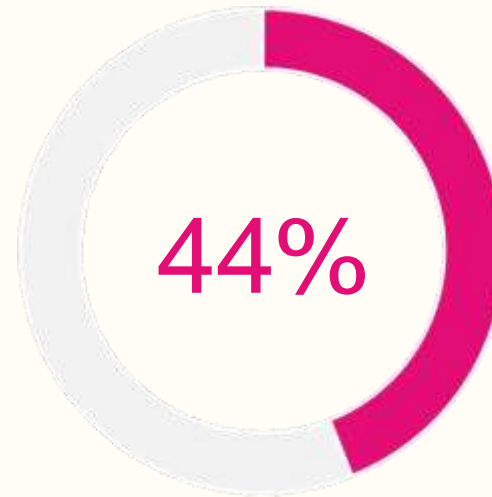
of businesses have experienced an employee dying while in their employment

Long-term Absence



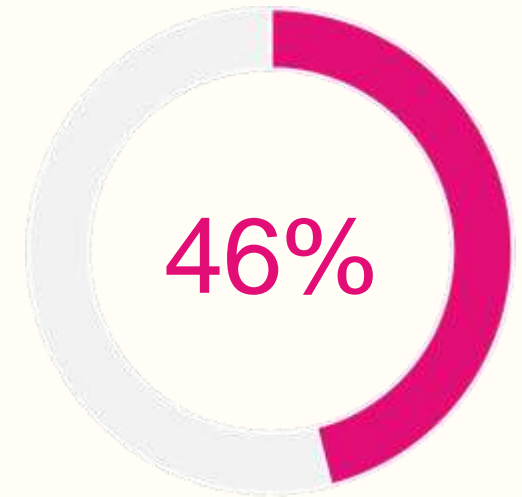
of businesses have experienced an employee being absent long-term because of ill-health, disability or an accident an employee dying while in their employment

Serious Illness



of businesses have experienced an employee being diagnosed with or dealing with a serious illness, such as cancer, heart disease or stroke.

Mental Ill-Health

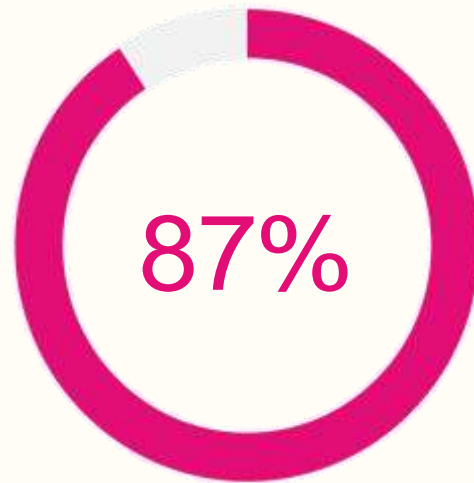


of businesses have experienced an employee dealing with mental ill health



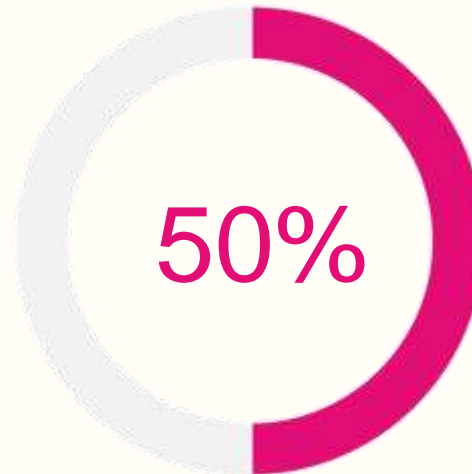
New Drivers

Employee Expectations



87% of employees are likely to stay with an employer if the employer demonstrates a commitment to their wellbeing*

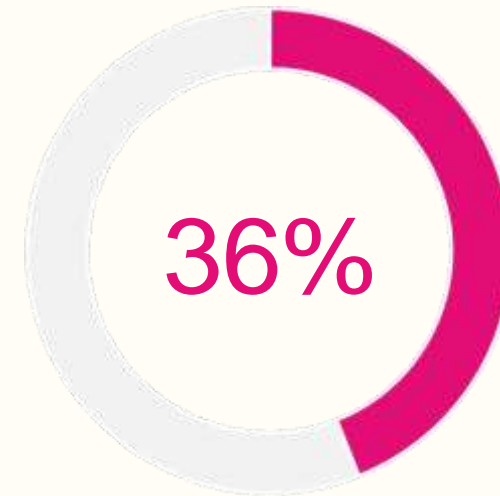
New Ways of Working



50% of employees are currently working from home .

47% of these employees now want to work from home permanently**

Pressure on budgets



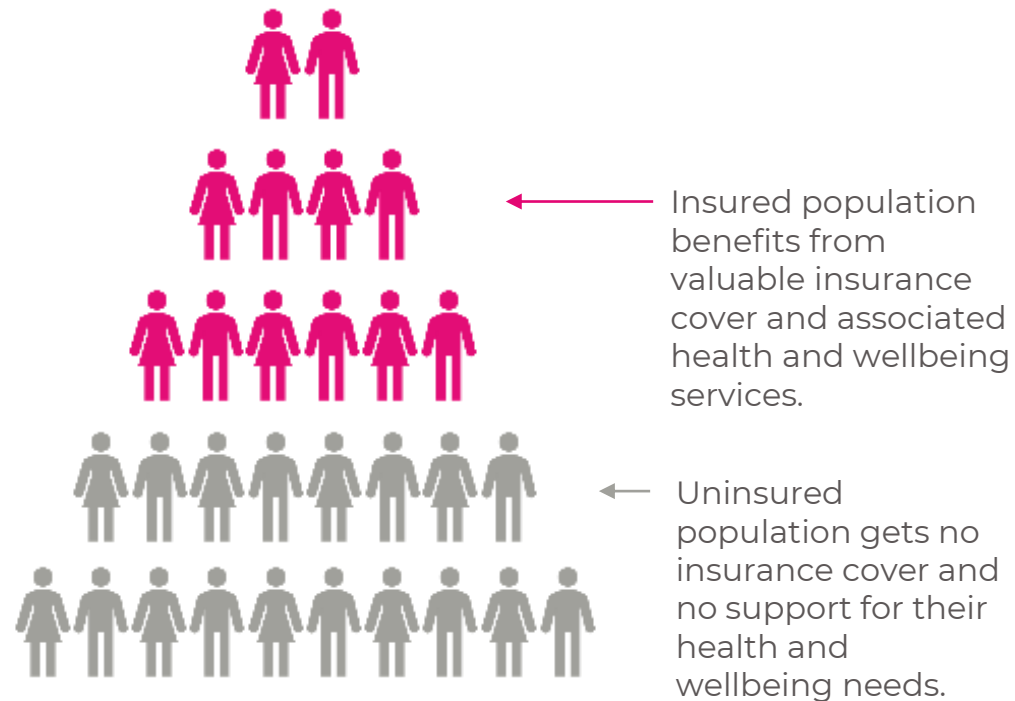
36% of employers say lack of budget prevents them deploying a joined-up wellbeing strategy***

Inclusivity and
accessibility has never
been more important

The Inclusive Approach



PMI



PMI may only be offered to select employee categories



Life Insurance is a 'foundation benefit' - every employee benefits from being a YuLife member

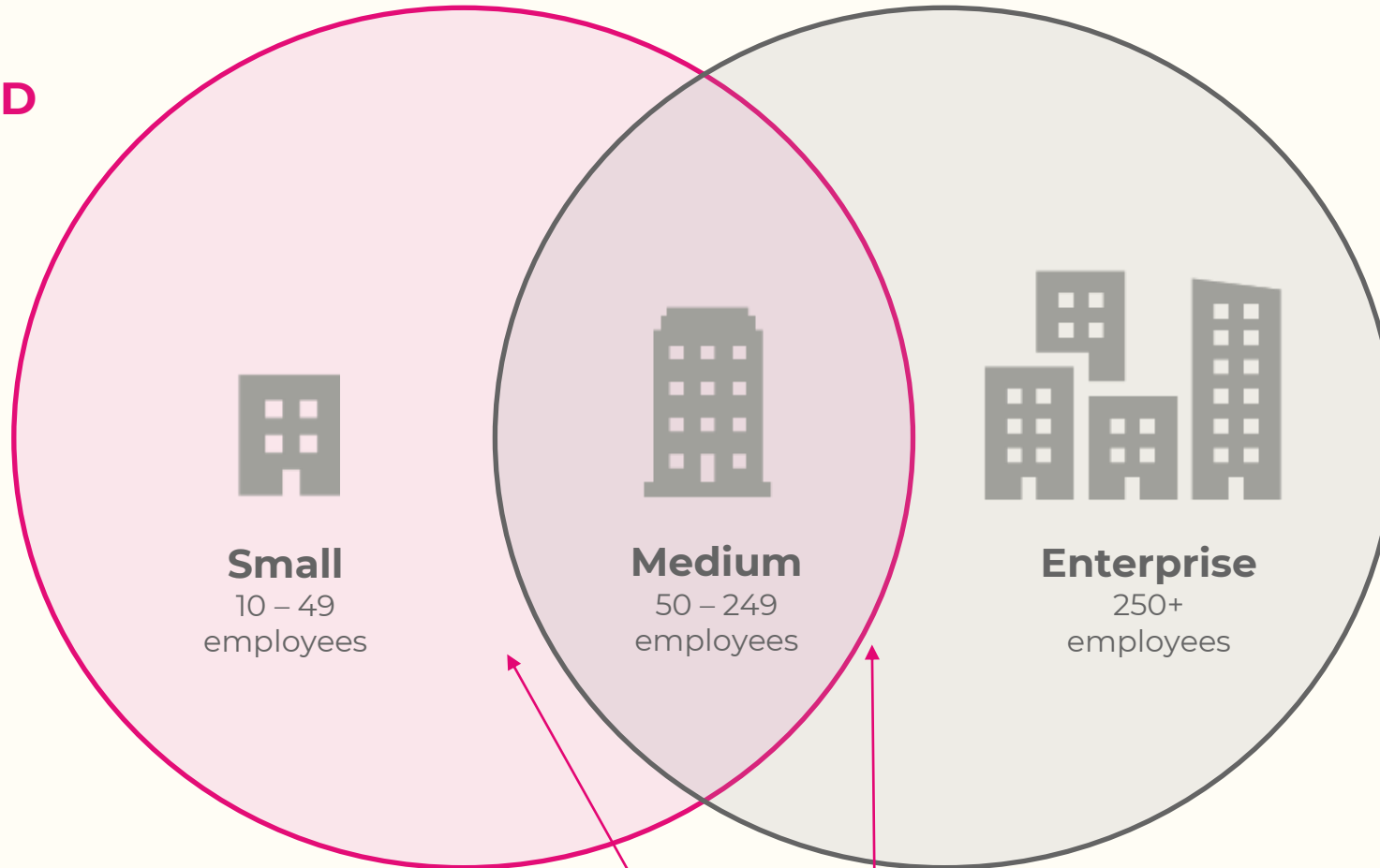
Benefits for everyone

- ✓ Long-term financial protection.
- ✓ 24/7 Employee Assistance Programme.
- ✓ 24/7 Virtual GP service.
- ✓ Unique gamified wellbeing app.
- ✓ Big brands rewards for simple, healthy behaviours.

Where are these Opportunities?

PMI HEARTLAND

1. SMEs with between 10 and 250 employees
2. Average scheme size 18 employees*



GROUP RISK HEARTLAND

1. Medium sized SMEs and Enterprises.
2. Average scheme size 178 employees.*



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YuLife is perfectly
aligned to meet these
changing priorities

Our Approach Transforms Old into New with a Life-Enhancing Experience



Old life insurance

Insurance which benefits 1 in every 500- 1,000 employees. Insurance which pays out if you die.



New life insurance

Insurance that inspires people to live their best lives everyday and brings all employees value every day



Introducing YuLife.



Protect Lives

Deliver on your duty of care

We provide long-term financial protection and immediate access to mental health support and virtual care.

- Group life insurance
- Group sick pay
- Group critical illness
- EAP (Workplace Options)
- Virtual GP (AIG Smart Health)



We're proud to be underwritten by [AIG Life](#) - insuring companies and people for over 100 years.

Reward Living

Establish healthy living habits

Progress through levels, complete streaks and earn extra YuCoin with daily walking and mindfulness challenges.



Inspire Life

Experience the science of Yu

Our approach to risk management uses behavioural science, AI and game mechanics to create an engaging experience.

- Over 200 levels
- Wellness challenges
- Leaderboards
- HR insights (Wellbeing Trend Reports)
- Actionable metrics



Demonstrating value

Meet Lisa

She uses YuLife



Lisa: Head of HR

Age: 28 years old

Relationship status: Married

Kids: Has a 1-year old baby

Annual Salary: £50,000

Lisa's year with YuLife

Lisa uses the YuLife Annual exclusive access to wellbeing

Uses Calm premium through YuLife	£30.00
Digital GP Services - Lisa (and Family) have access	£120.00
Uses FIIT #1 on demand Fitness and Yoga App	£120.00
Does a Will with her partner	£140.00
	£410.00

Lisa makes use of the proactive Emotional and Mental Health Services support services

Dietary advice once per year	£90.00
Quarterly life coaching sessions	£260.00
2 Sessions of counselling*	£150.00
	£500.00

Lisa makes use of the proactive support services

Often walks 10,000 steps a day	
Practices mindfulness a few times a week	
Enjoys challenges, completing streaks and earning bonus yucoin	
	Asos vouchers £20.00
	Nike trainers £20.00
	Amazon vouchers £25.00
	£65.00
	£975

*sessions are not limited



Recommended for Lisa

Lisa may be interested in other wellbeing rewards or health support services

Online Health Check	£85.00
Online Fitness Programme	£125.00
Takes a Thriva health test	£31.00
2 nd Medical Opinion	£155.00
Uses the airport lounge	£20.00
Bereavement Support	£90.00
	£506.00

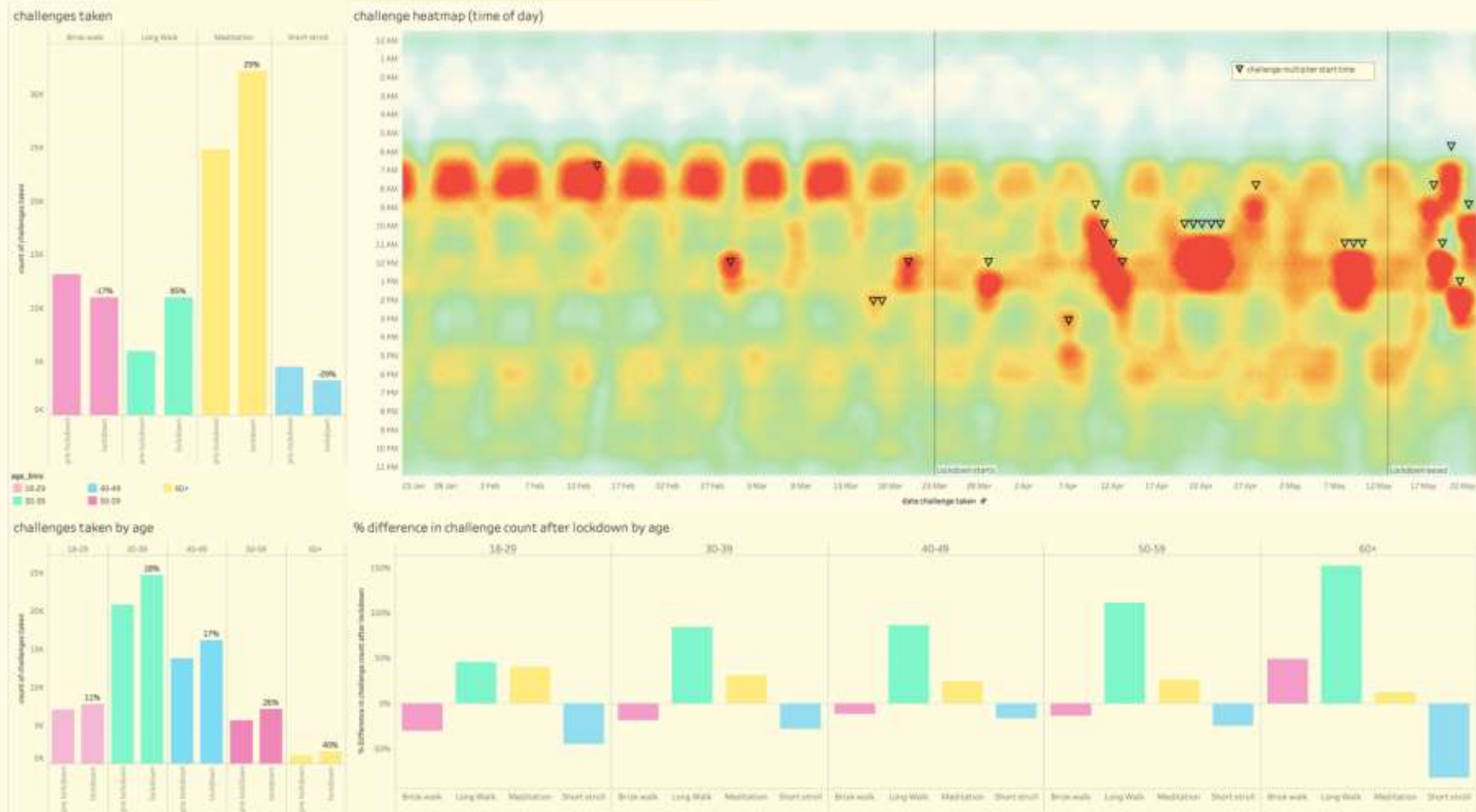
HR Insights with Actionable Metrics



- ✓ **Quarterly management information pack**
Insights on how employees use the YuLife app including activities, challenges and reward behaviour.
- ✓ **Mental health reports**
Anonymised company metrics that flag any broad mental health concerns including anxiety, workplace stress, hopelessness and workplace performance issues.
- ✓ **Wellbeing trends reports**
Behaviour metric to show frequency of physical activity and meditation times to predict stress or burnout.
- ✓ **Easy-to-read data and reports**
View the latest trends and see how people are engaging.
- ✓ **User-friendly dashboard**
Simple to add and invite employees and manage billing.
- ✓ **Ongoing 1-2-1 support**
From our dedicated account managers.



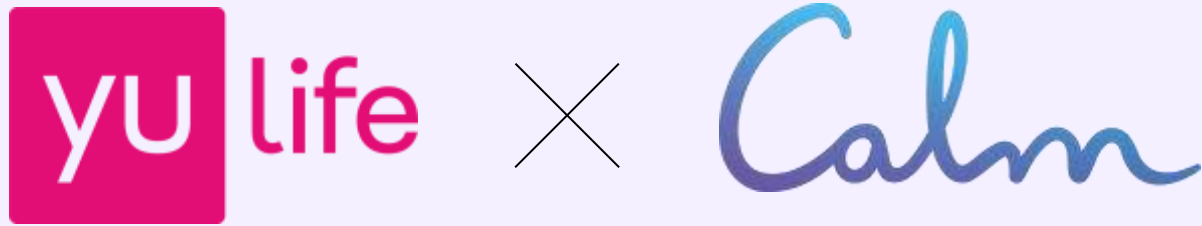
YuLife During Lockdown



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Calm Premium 6 months free



offer for clients of AMII members*

* terms and conditions apply

