



**2018
WINNER**



**2019 - HIGHLY
COMMENDED**

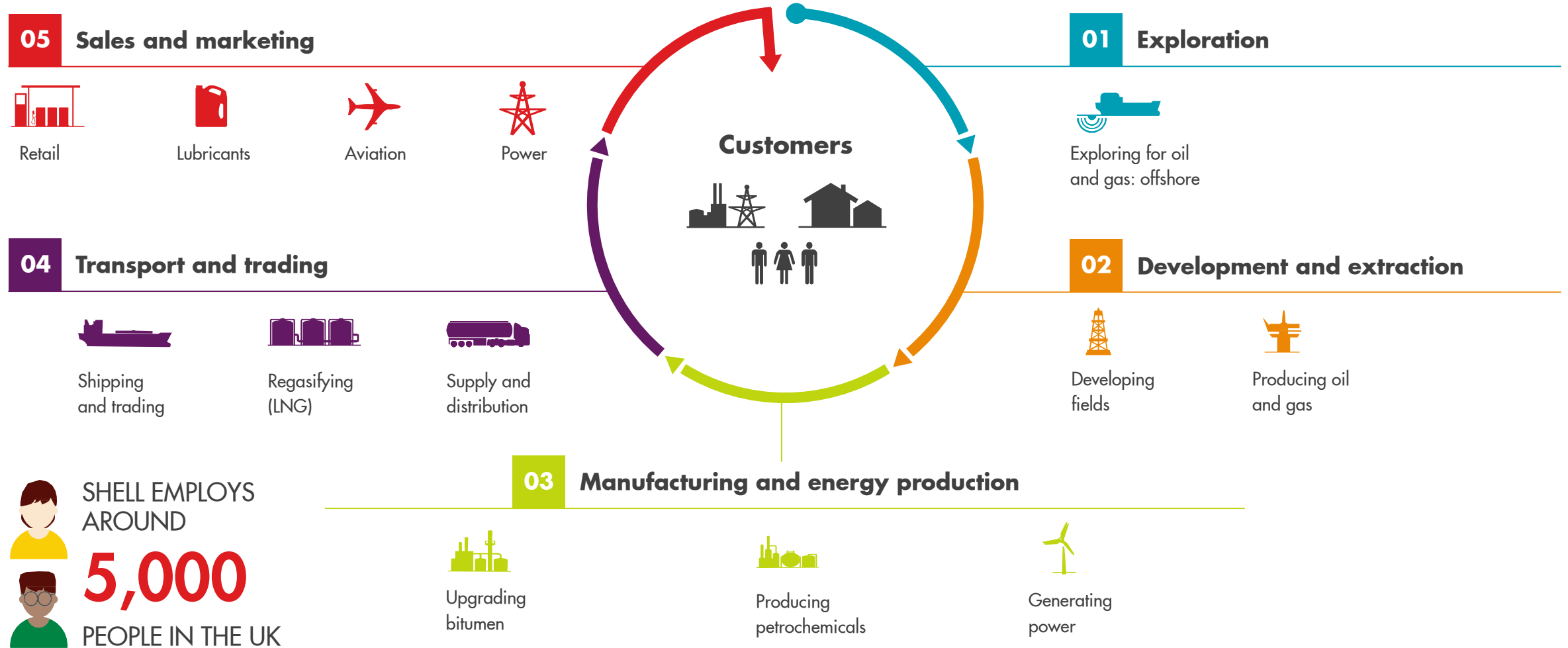


Financial Wellbeing - Putting employees' needs at the centre

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Who are our employees?



Developing our strategy and offering

The Health and Safety of our employees is our number 1 priority

Key criteria for financial wellbeing – putting employees' needs at the centre

- Open to all employees irrespective of age, location, seniority
- Meets employees' needs
- Provide the right information to the right people at the right time
- Power and choice is with employees on when and how to access
- Measure, monitor and respond

Our Financial Wellbeing journey - BEFORE

2003-2016

- Stand alone benefit
- Focus on our benefits
- Face to face and webinars

In 2016 we reviewed all our benefits and policies, including Financial Education, with the aim to make our package simpler, more relevant and more flexible.

- Employee Forums and 15 Employee focus groups – c150 employees
- Analysed what employees are actually doing
e.g. benefit / seminar take-up and feedback
- Market and provider review

I want support
on my other
finances

We like face
to face. More
personal info
would be
useful

Mainly good take-up, but
could be better.
Some low take-up, so remove

Our Financial Wellbeing journey - NOW

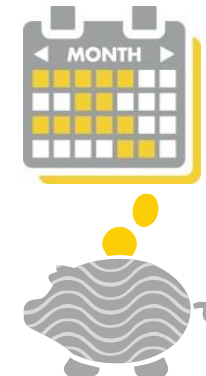
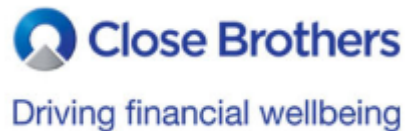
We also asked ourselves some questions:

- How do employees want to be engaged?
- When do employees want to be engaged?
- How do we make it as easy as possible for employees?
- What might employees worry about?



2016-2018

- Interweave with other benefits
- Educate beyond our benefits
- Multi-channel
- Targeted communications



Our Financial Wellbeing journey - NEXT

We continue to challenge ourselves:

- What do employees actually want?
- How can we be more engaging?
- How can we target further and deliver at the right time?
- How can we help employees navigate everything on offer

We continue to monitor:

- Qualitative and quantitative feedback
- Hub activity rates
- Helpline queries



2019 onwards

- Diagnostic app
- More topics, podcasts, case studies
- Push communications
- Continue to integrate
- Integrate with Mental Wellbeing initiatives



Has it worked?

99% of employees that attend a session would recommend it to colleagues

94% increase in Shell employees using some element of the programme

104% increase in employees attending a seminar / webinar

225% increase in employees using the online education hub

The impact of the coordinated education and Shell 'Spotlight' communications has attributed to:-

107% increase in uptake for those planning towards retirement;

198% increase in DC pension engagement and;

289% increase in interest around understanding tax and tax planning



"Thought provoking – felt more positive about future."

"I found the session both informative and interesting. It certainly got my mind thinking about investment and pension planning in my lead-up to retirement."

"Very good clear communication and presentation. Confirmed some information I knew, but added new ideas for me to think about. Questions answered promptly and well. Thank you."

