

WHAT OUR RESEARCH TOLD US



72.9% plan to improve **user experience**

64.5% think technology will increase **staff understanding** of reward

60.2% have **3+** reward platforms

68.7% said **user experience** is a priority when choosing a platform

37.6% have **multiple platforms** with **separate logins**

AS IT STANDS TODAY

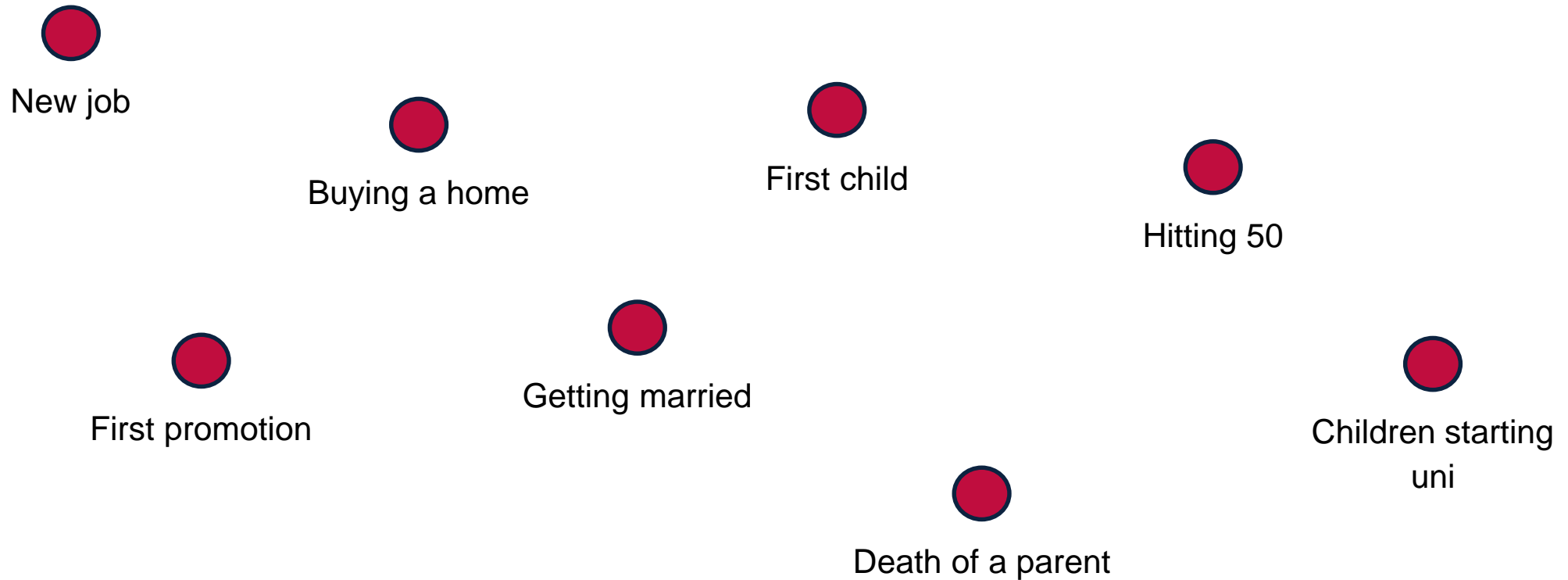


The screenshot shows the BENPAL dashboard for user ANGELA LEE. The header includes a home icon, the BENPAL logo, and links for MY ACCOUNT and LOG OFF. The user's name and last login date (8 Nov 2017) are displayed. The dashboard features eight main tiles:

- WELCOME:** "Welcome to your new dashboard" with a video player icon. Description: "Check out the new features and functionality of your new dashboard, Manage your pension, benefits and reward package."
- BENEFICIARY DETAILS:** "Are you up to date?" with an image of feet. Description: "Have your circumstances changed? Did you remember to update your beneficiary details?"
- MY WELLBEING:** "Taking care of you" with an image of a man carrying a child.
- MY FINANCIAL WELLNE...:** "Get your finances in shape" with an image of a group of friends.
- MY BENEFITS:** "Employee Benefits you can enjoy" with an image of people at a beach. Includes a notification: "ELECTION CLOSES IN 22 DAYS".
- MY TOTAL REWARD:** "Your whole employment package" with an image of hands holding drinks.
- MY PENSION:** "Thinking about your future right n..." with a balance of £4,229 and an image of a group of people.
- MY FUTURE:** "Learn about options for your future" with an image of people holding watermelon.

The footer contains the JLT logo, copyright information for 2017, and links for ACCESSIBILITY, PRIVACY, TERMS OF USE, and CONTACT US.

SOME CONTEXT – MOMENTS IN PEOPLES' LIVES





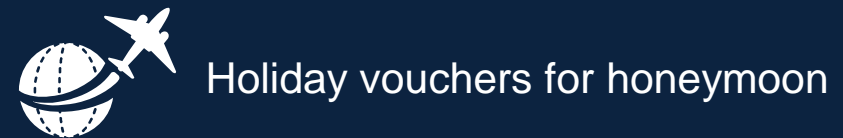
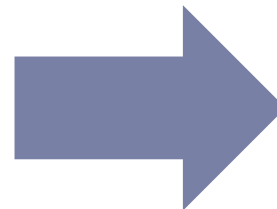
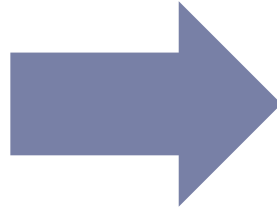
Hi, I'm Angela.

I'm 28. I've worked for you for 5 years, it's great that my performance is finally being recognised.

Me and my partner are saving to get married next year. And at some point we'd love to buy a house but if I want my dream wedding something has to give.

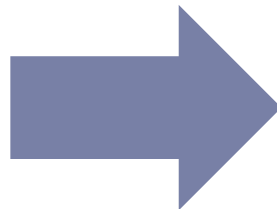
We both love our time in the gym and meeting up with friends at the weekend. That might have to be reined in next year with a wedding.

THE FUTURE



Hey Angela,

Well done on your appraisal, we've got some great ways to help you spend that hard earned bonus. What do you think?





Hi, I'm Michael.

I'm 35. I started working for you last summer.

My wife had our first child 6 months ago. She hasn't returned to work yet, we're not sure it makes much sense with the cost of childcare. But even just having her bringing in £200 a month makes a difference.

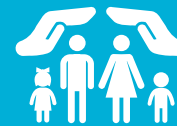
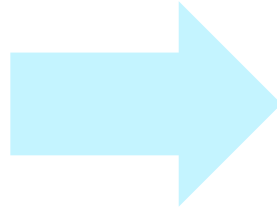
Thankfully we bought our home a few years ago before costs were spiralling. That with the cost of nappies and all these toys might be too much to plan for.

THE FUTURE

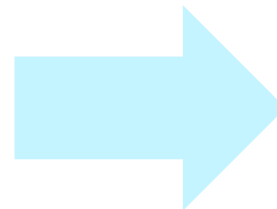


Hey Michael,

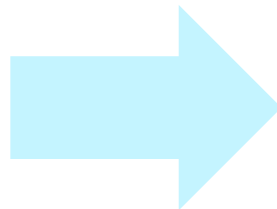
How's your little boy? Growing fast I'm sure. Well done on your appraisal, we've got some great ways to help you spend that hard earned bonus. What do you think?



Childcare Vouchers



Child ISA



Discount vouchers at Mothercare



Hi, I'm Susie.

I'm 52 and have worked for you for 15 years.

Our youngest child has just started university, so that's the last of the 3 on their merry way. If I was a business you'd say my balance sheet has never looked healthier. The mortgage is almost gone, we've got a little bit of cash in the bank but not much because we've contributed towards the University fees. And the one asset I'm really missing is some decent retirement savings, it's not that far away now and I'm increasingly worried about it.

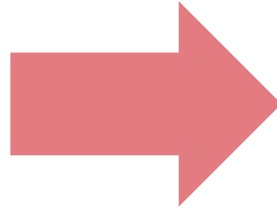
My poor father isn't very well at the moment. I could probably do with a break.

THE FUTURE

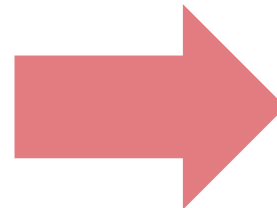


Hey Susie,

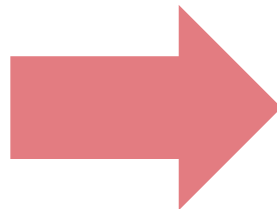
*Well done on your appraisal,
have you made any progress
on your retirement savings?
We've got some great ways to
help you spend it. What do
you think?*



Single contribution to your pension



Holiday vouchers



Sabbatical

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