

# The right support, at the right time

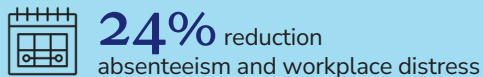
Our 'Be Well. Get Better. Be Supported.' framework provides a comprehensive health and wellbeing support package for both the everyday and the moments that matter the most. Helping clients and their employees through whatever life brings.



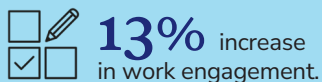
## Be Well.

We believe that good work is beneficial for health and that's why we provide comprehensive support to help employees to 'Be Well' and remain healthy and, where possible, stay in work.

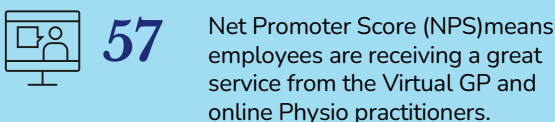
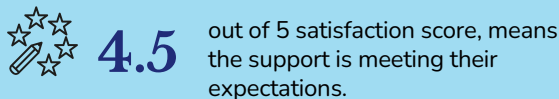
Employees using our EAP have provided their employers with a:



Employees using our EAP have benefited from:



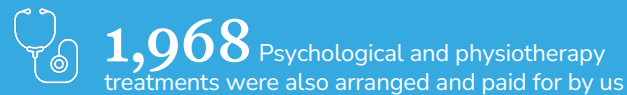
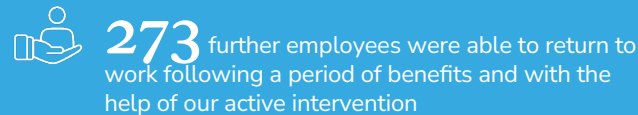
Delivering quality care to help employees stay healthy:



## Get Better.

We realise that sometimes the unexpected happens. When illness or injury strikes our team work hard to deliver tailored, individual care to employees covered by our group income protection from the start, where appropriate, giving them the opportunity to return to work sooner.

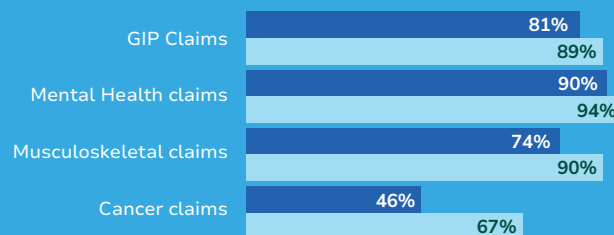
In 2025, our active intervention enabled:



### Delivering positive outcomes

Group Income Protection (GIP) claims (% of employees able to return to work)

- Before the end of the deferred period
- Within the first year of absence

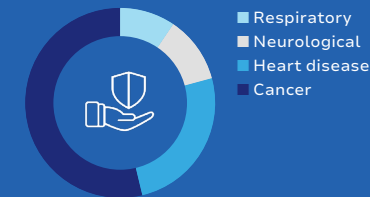


## Be Supported.

When the unexpected happens. Where possible, we provide fast claims payments to ensure employees and their immediate family have one less thing to worry about.

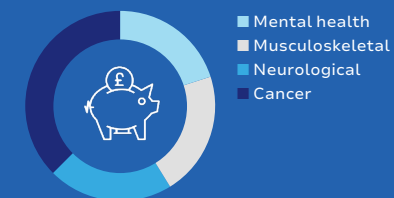
Claims payments, ensuring that there's one less thing to worry about:

### Group Life



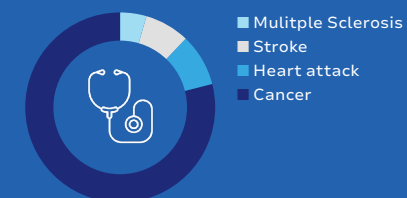
**Total paid £284.0m**  
Top 4 claims paid:  
1. Cancer  
2. Heart disease  
3. Neurological  
4. Respiratory  
**Average claim paid: £201,032**

### Group Income Protection



**Total paid £82.3m**  
Top 4 claims paid:  
1. Cancer  
2. Neurological  
3. Musculoskeletal  
4. Mental Health  
**Average claim paid: £22,610**

### Group Critical Illness



**Total paid £29.5m**  
Top 4 claims paid:  
1. Cancer  
2. Heart Attack  
3. Stroke  
4. Multiple Sclerosis  
**Average claim paid: £83,815**