

# *Chase de Vere*


## **Beyond the payslip**

An holistic approach to employee benefits and engagement



Beyond the payslip

*The workplace is changing. Recruiting and retaining the best talent needs a fresh, holistic approach to reward and engagement, where wellbeing is as important as wages. **We can help.***



Recent years have seen significant changes in the workplace resulting in opportunities and challenges for you, your employees and your business as a whole.

As bust followed boom, budgets have been squeezed and the demands upon everyone in your business have increased. In many sectors, battles are taking place to secure the most skilled workforce.

Yet over the same period a technological revolution has been empowering; opening up new markets and freeing employees from their desks.

Today, the most talented people are no longer looking for the job paying the highest wages.\* They are actively seeking out the best employers instead...

\*Guardian Newspaper Careers/CEB Global Insights Survey 2015

## *A different kind of workforce demands a different kind of reward*

The needs and aspirations of your employees are no longer focused on the month end, they are firmly fixed on their overall, long-term quality of life. And as their demands have changed, so your benefits and engagement strategy needs to keep up.

Having the right employee benefits strategy in place will give your business the advantage to stay competitive, succeed and grow.

*In 2014, businesses in the Forbes 'Best 100 companies to work for' saw turnover increase by an average of 22.2%. A recent study by the University of Warwick's Department of Economics has also revealed that happy employees are on average 12% more productive.*

### **A matter of balance**

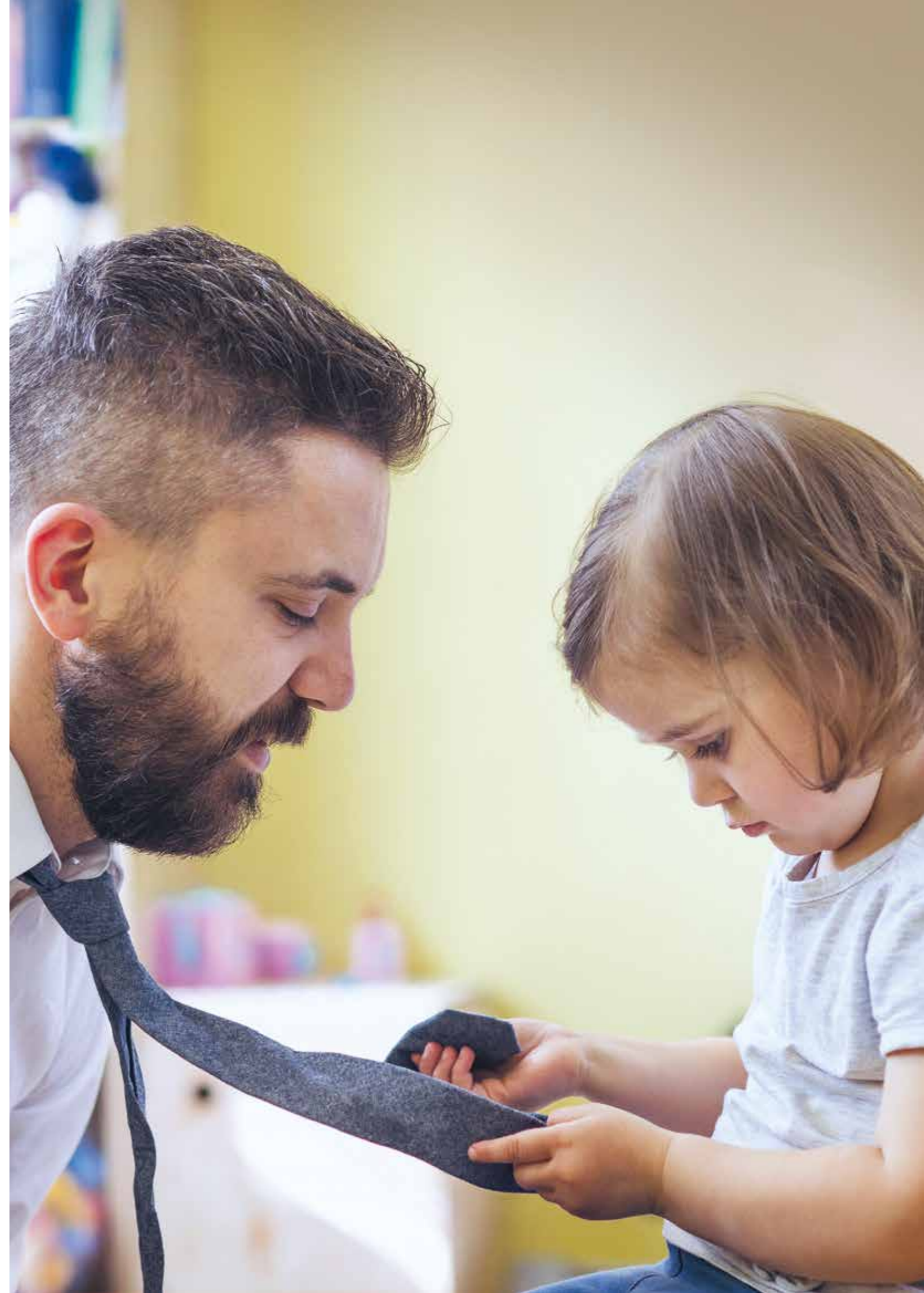
The key to the success of any employee benefits programme is to match the demands of your employees with the ambitions and constraints for your business. Any incentive that adds value to the payslip must also keep a firm eye on your bottom line. Every penny you spend must deliver value and bring about a return.

Getting the balance right takes considerable time and experience. And we understand that managing an employee benefits programme is not the only job you have to do.

That's why we'll help you to create a modern, relevant programme that will help you win the war to recruit and retain the best people and reduce your business risks, including absenteeism, high staff turnover and lost business knowledge. Whilst at the same time taking pressure off you and giving you the capacity to fulfil all the other essential aspects of your role.

**66%**  
of employees said they would be more likely to stay with an organisation that offered good benefits

2015 Employee Insight Report, Capita



*Unlike many other advisers, who only offer limited advice or products from selected providers, we'll search the whole market to find the right solution for you.*

*We've been seeing things differently for over 40 years*

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Giving you a refreshing approach to employee benefits takes experienced eyes.

We've been providing innovative independent financial advice since 1969 and today we have 200 professional advisers working with over 1000 companies like yours nationwide.

As a member of the Swiss Life Group we have the influence and resources that local advisers can't offer you. Yet we don't charge the 'high end' fees that specialist Employee Benefits Consultancies do.

**A personal service**

Although size is one of our strengths, it's never at the expense of providing you with a personal, attentive service. Our experts will work in partnership with you, supported by a team of specialists covering areas such as research, tax, investment, communications and online solutions.

We believe the only worthwhile advice is independent advice. So whilst other advisers may be restricted to certain products and services, we have no ties. Instead you, your business and your people benefit from a tailor-made solution drawn from the best providers and the best products the whole market can offer you.

Seeing things differently is much easier when you can see further too.

# The vision to see what's right for both sides

One of the greatest advantages we offer you is that we're experienced in working with both businesses and individuals, securing long-term financial futures and peace of mind. So we can share valuable insights and perspectives and see solutions through two sets of eyes, balancing the needs of both.

It's only by gaining a comprehensive understanding of both your business and your employees that we can be certain to recommend a benefits programme that's right for everyone. Which means your employees are engaged, your business achieves value and you don't waste valuable time.

We can advise on a full range of employee benefits from pensions and key person insurance to high street discounts and gym membership. But we'll never 'sell' you individual products. Our approach is holistic and service driven. We'll study every aspect of your business, guided by both our years of experience and our extensive knowledge of the modern workplace.



## We see things afresh

We never arrive at your desk with an engineered or off-the-peg solution. Our independence and holistic approach gives us the flexibility to create a benefits strategy from scratch so that it's 100% tailored to your business.

However, because it's not uncommon for us to find you already have a variety of benefits and providers in place we'll also help you rationalise your existing offering and bring old and new benefits together.

“The Chase de Vere team are trusted experts in their field. They are able to save us money, time and a lot of hassle. Our employees ultimately get the benefit with an improved offering. The personal level of service and the pro-activity they offer is simply excellent.”

Robert Ordever,  
OC Tanner

### We divide our approach into six stages:

#### *Analysis*

Your adviser will work alongside you to understand your whole business, its needs and priorities and assess the strengths and weaknesses of any current benefits strategy. You can also share any specific challenges you face, such as staff retention. Time invested now means you can be certain you'll get the right solution, right first time.

#### *Recommendation*

Our recommendations are based on a comprehensive analysis of your business and will take into account the wide cross section of people that make up your workforce. We'll make sure that every penny spent will deliver a return on your investment. Wherever possible we'll even help you reduce your expenditure, making sure you don't waste money on things you don't need and helping you – and your employees – save tax on the benefits that you do.

#### *Implementation*

When we consider the cost of any element of a scheme we'll also share with you the potential costs of not having it. Only when you are completely satisfied with our recommendations, will we begin putting your scheme in place. We'll implement and fully project manage our recommended solution to ensure that it integrates seamlessly into your business and doesn't create any additional workload for you or your colleagues.

#### *Communication*

Research by Cass Business School estimates that failing to tell staff about the benefits on offer is costing UK companies £2.7bn every year in staff turnover and sickness absence. That's why through timely and relevant communication, we'll ensure that your employees are constantly aware of and fully understand the benefits you provide them with. This will ensure that your investment is rewarded with engagement and participation.

#### *Administration*

Running an employee benefits programme can be demanding and time consuming and we know that you have a thousand more things on your desk. We can handle virtually all aspects of your programme's administration internally with your employees and externally with your providers, dealing with all queries, contributions, claims management issues and renewals. Freeing you to focus on the other aspects of your job.

#### *Review*

Our in-house team of experts are continually tracking developments governing benefits and engagement strategies to ensure your business gets the best advice. Circumstances change, so we take a proactive response to our relationship, monitoring the value of your programme and alerting you to anything that we know will impact you and your business. Helping you to plan any actions you need and ensuring there'll be no unwanted surprises.





A well-considered benefits package can have the perceived value of 20-40% of salary\* – without anywhere near that cost to you.

We can recommend, implement and review an extensive range of employee benefits that will enhance your business reputation and improve your employees' long-term quality of life.

We're innovative and resourceful on your behalf, looking beyond just the traditional and predictable solutions to the progressive and sometimes surprising; from defined contribution pension schemes to dental care, car parking to childcare. We give each product careful consideration and we'll only consider employee benefits that match your business goals.

\*Guardian Newspaper Careers

## *We look beyond the obvious*

### **Pensions**

With the working age increasing, more than ever we all want to be certain of a comfortable retirement. We'll review existing pensions and advise on a range of pension products that will provide financial security and peace of mind.

### **Group protection**

Supporting your employees if they fall ill, or even worse, is seen as an invaluable employee benefit, it gives them the peace of mind of knowing both they and their family are helped financially, a bit like a financial safety net. We will work with you to review any cover you may have in place, and recommend a solution across the many products that are out there, to make sure your people have the right level of cover, and the right level of reassurance

### **Healthcare**

Sick bills cost UK businesses £29bn every year\* so it's in your best interests to take good care of the physical and psychological wellbeing of your employees. We can recommend a range of benefits that will help prevent absenteeism or, in the case of illness, enable a speedier recovery and return to work to keep your business running smoothly and efficiently.

\*Source: Price Waterhouse Coopers

### **Discount & Lifestyle**

The 'alternative pay rise': we can negotiate with a wide range of third parties on your behalf to provide thousands of different incentives that can be enjoyed by all employees outside of work to improve their overall quality of life.

### **Financial education and advice**

37% of employees acknowledge that their work has suffered as a result of financial stress.\* We can help take this weight off your employees' minds, at work and at home, through expert advice, education and guidance.

\*Source: State Street Global Advisers

### **Business protection**

Losing a key member of your team, for any length of time, can cause your business serious, long-term harm, through the loss of key skills, experience and client relationships. Yet over 50% of companies have no cover in place to reduce the risk.\* We'll work with you to identify your risks and make sure that you have the right solutions in place to make sure your business is protected.

\*Source: Legal & General



*We always go  
beyond the expected*

We pride ourselves on exceeding the standards of our industry and always doing more for our clients. Our advisers are encouraged to attain the highest levels of industry qualification and are regularly recognised for their high standards by both fellow professionals and independent judges. We're proud to have won 'The Unbiased Award' four years in a row, and to be named ourselves as one of the Sunday Times' Top 100 companies to work for 2015.

Our awards are important to us but satisfied clients are the real mark of our success. We focus on building lasting relationships with you and we consistently work at delivering the right advice to you, in the right way and at the right time.

**Our approach to your employee benefits programme is:**

**Independent** – we are not restricted in the advice we offer or tied to any single provider so we'll provide the best solution from the best the market has to offer

**Holistic** – our approach is service and not product driven. We'll examine your business and recommend what is right for you and your employees

**Progressive** – we have a thorough understanding of what drives the modern workplace that we can share with you

**Bespoke** – our programmes are not pre-engineered, they are built from scratch for your business

**Enabling** – we'll give you back time to do the other valuable aspects of your job

*We can recommend,  
implement and review  
an extensive range of  
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*If you'd like to find out more about how Chase de Vere can look 'beyond the payslip' to add value to your employee benefits programme please get in touch with us.*

*0345 140 4014*

*info@chasedevere.co.uk*

*Let's talk.*



“I take for granted that Chase de Vere will keep up to speed with the technical world of pensions... what I value is the ability to apply commercial acumen to their advice. And not just in response to a query”

Director & Company Secretary,  
Higgins Group Plc

“We work exclusively with Chase de Vere as the UK benefits adviser to our multi-national clients. We've been truly impressed by their extensive product expertise; their ability and willingness to serve clients of all sizes; and above all, their commitment to providing exceptional levels of service. Chase de Vere has done a fantastic job and our clients regularly come back to us with praise and gratitude for their work.”

Donald E. Wiening,  
Vice President Health & Benefits, Globex International

**[www.chasedevere.co.uk](http://www.chasedevere.co.uk)**  
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