Using health and wellbeingtointroduce

group protection

Employee health and wellbeing has been moving up the agenda for businesses for several years, but Covid-19 has

brought it into even sharper focus.

Our 2022 SME Wellbeing Barometer research highlights why now is a great time to speak to your clients about the need for group protection – that's group life, group income protection and group critical illness. And, importantly, provides you with the insights you need to start the conversation.



Employees' health and wellbeing is a top stressor for senior leaders

employees say their top stressors are*

Businesses with 10-49

Businesses with 50-249 employees say their top stressors are*



working hours





health and wellbeing



working hours



environment



Challenging recruitment environment

All our group protection products come with built-in health and wellbeing services that are available from day one of the policy

How group protection can help

- such as a line manager support service and a health and wellbeing app. Each product also has additional wellbeing support services, such as virtual GP and counselling for group income protection, included at no additional cost.

Over the next 12 months businesses want to support employees' mental health more

on providing support for:* **Businesses with 50-249**

Businesses with 10-49

employees want to focus

on providing support for:*

employees want to focus



Stress & anxiety



Depression



25%



How group protection can help

All our group protection products provide access to a confidential helpline designed to help employees manage the stresses of

everyday life. Our group income protection product also provides additional mental health support and counselling as well as

online cognitive behavioural therapy (CBT). Our group life product provides bereavement counselling for dependants.

because of Covid-19...

More businesses are investing in wellbeing

In businesses with

50-249 employees*

In businesses with

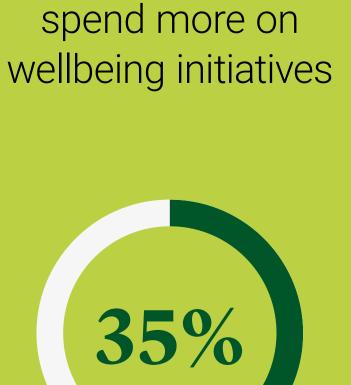
10-49 employees*



40%

have moved employee

wellbeing higher up the agenda



feel more comfortable

speaking to advisers online

...but some could be unnecessarily doubling



30%

spend more on wellbeing initiatives

(EAP) and group protection In businesses with 29% 30% 25% 10-49 employees*

up with an employee assistance programme

In businesses with 50-249 employees*

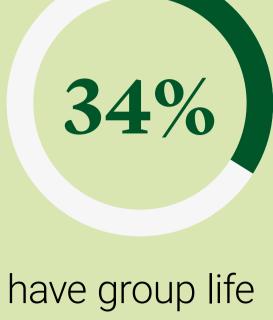


have an EAP

have an EAP

Who's primarily responsible for designing the

wellbeing strategy?

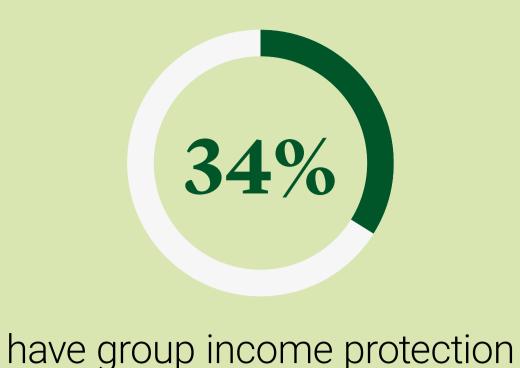


have group life

programme (EAP). If employers are thinking about increasing the amount they spend on wellbeing and are interested in group protection, checking whether they have an existing EAP may be a good way of helping their budget go further.

Who's primarily responsible for implementing

the wellbeing strategy?



have group income protection

wellbeing strategies

Company CEOs are typically responsible for

How group protection can help

All our group protection products give employees – even those not covered by the policy - access to an employee assistance

In businesses with In businesses with In businesses with In businesses with 10-49 employees* 50-249 employees* 10-49 employees* 50-249 employees*

38% CEO/Board 31% Human resources Line managers/ Wellbeing team

Staff retention

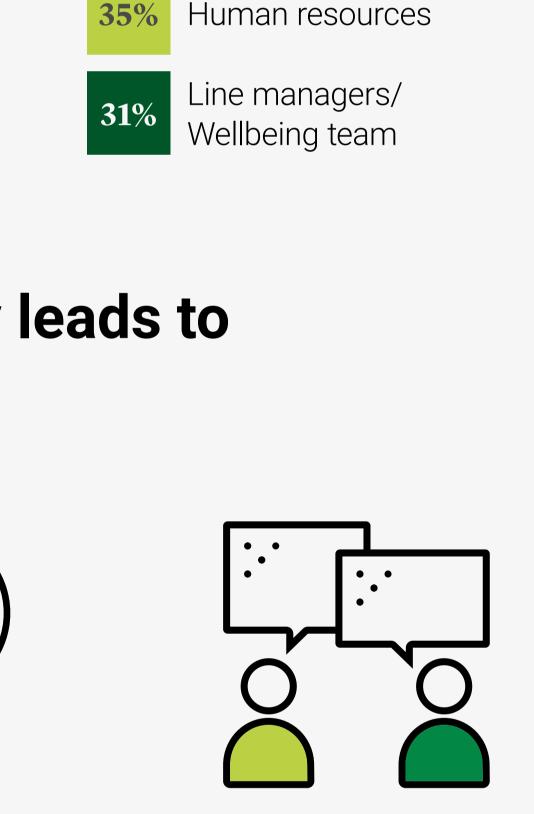
Human resources Line managers/ Wellbeing team More than 75% of businesses say a wellbeing strategy leads to

CEO/Board

Line managers/ Wellbeing team business improvements across:

39% CEO/Board

30% Human resources

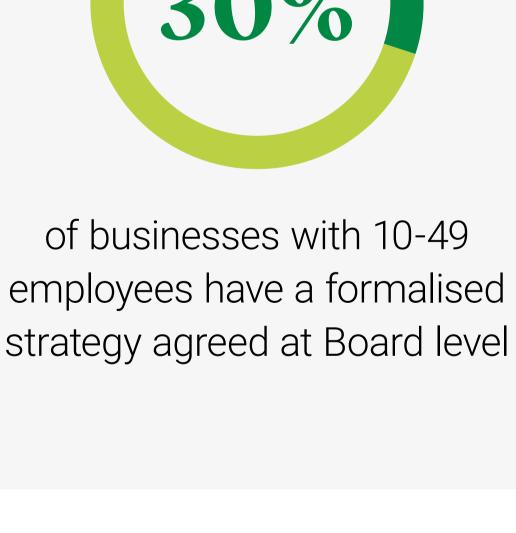


Culture

CEO/Board

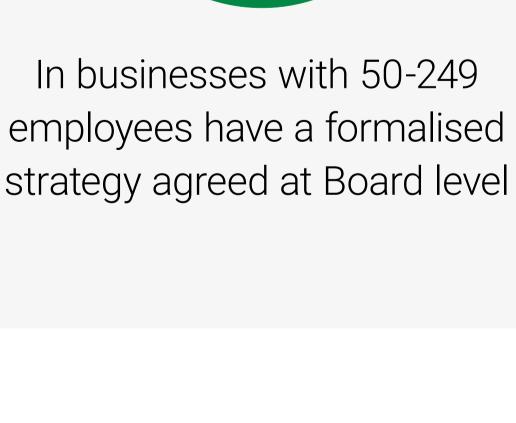
Yet not many businesses have a formalised wellbeing strategy in place

Absenteeism



Take a look at our other health and wellbeing infographics:

Staff productivity



Morale

<u>The opportunity in Group Protection – businesses want to speak to you</u>

For more information:

Using health and wellbeing as an introduction to group protection

- Health and wellbeing: what employees want
- Take a look at our sales materials: We've created a suite of sales materials designed specifically to help you

have conversations with your clients. They focus on the added value services

embedded within our group protection policies to help your client look after their employees' health and wellbeing both in and out of work. www.legalandgeneral.com/sme

This leaflet is designed for Advisers and should not be relied upon by customers or any other persons to make financial decisions.

¹ Legal & General SME Workplace Wellbeing Barometer survey, 2022. The research was conducted by Opinium

and surveyed 1,005 senior managers or above in business with 10 or more employees in June 2022.

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*Top 3 answers