

CORINTHIAN



PENSIONS · PROTECTION · PERKS



Who are we?

In a nutshell, we are the company benefits people.

We work with real companies, just like yours, to create a comprehensive, personalised solution and ongoing support for all of your benefits-related needs.

You could say we're pretty good at it. After all, we've been doing this for more than 25 years and currently look after over 1,000 companies and each and every one of their employees.



What you can expect...

First things first, we'll want to get to know you. How else can we recommend the best solutions and services? We prefer to meet you in person, to better understand your business and what you are looking to achieve. Only then do we put forward our recommendations.

We also like to keep things simple. We do all the leg work to make sure that what we propose and recommend to you is succinct and easy to digest.

What do we do...



Help with your
pension



Help with your
protection



Help with your
perks

For us though, it's about the service, not the services.

Our consultants are based across the UK and are on hand to offer help with whatever you need.

Straightforward advice.

What's more, as benefit experts, we will give you and your employees valuable advice, so you can both make the right decisions.

SMiLE, we get you.

Most benefit firms steer clear of SME's, but YOU are all we DO! We really enjoy working with smaller companies and our whole approach is geared towards a friendly and personalised service for you.

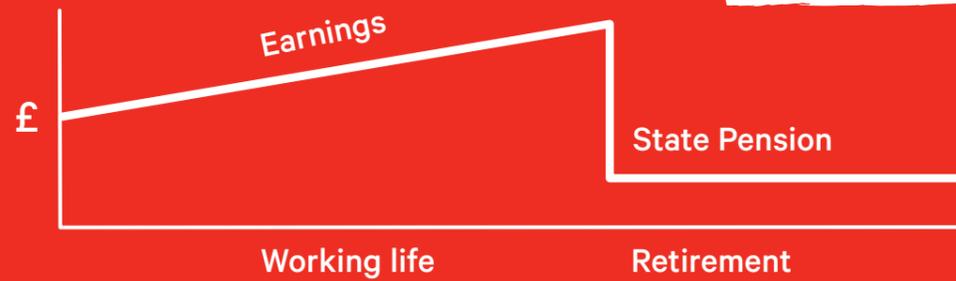
And we love boring

So let us get on with all the boring, hard work and let you get on with running your business.

Pensions.

We all need a Pension to replace our earnings when we stop working.

People are living longer but many may struggle to be able to retire.



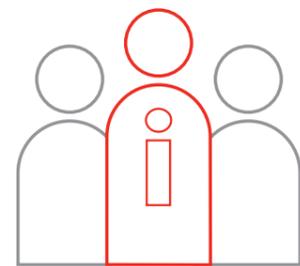
Pension Auto Enrolment means you have to provide a Pension for your employees. But are you confident you have the best Workplace Pension for you and your employees?

- ✓ How much time and money do you and your management need to spend on looking after your scheme?
- ✓ Do your employees understand the scheme and appreciate your investment?

- ✓ Did you know that you could probably make significant cost savings on your existing scheme?



BEST investment returns?



BEST communications?



BEST contribution?

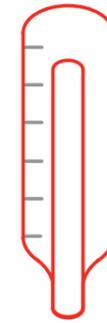
What's in it for you?

- ✓ You'll have more time - after all, we'll do all of the hard work for you.
- ✓ Your employees will be happy - 85% of our clients think our service is "excellent".
- ✓ You might even save money - most of our clients do when they switch to us. **Find out if you can too.**

Protection - Business.

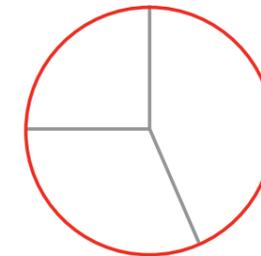
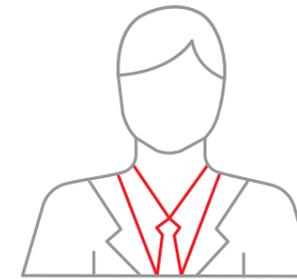
You've worked relentlessly for what you have. More often than not, you're responsible for every aspect of your business. You are indispensable.

So, what would happen to your company if you could no longer fulfil this role?



53% of businesses say they will cease trading within 12 months of death of a key person

Sickness absence costs employers **£16bn p.a.**



Over half of businesses have no arrangements regarding shares on death

65% of businesses have some form of business debt Average £180,000



Protecting your business is the most important thing you could do. By taking out a business protection policy, you're safeguarding the future for everything that you have.

But where do you start? Here are some of your options:

Shareholder protection

Helps you to keep control of your business in the event of a shareholder or business partners' death.

Key person insurance

Insure your business against the financial loss it would suffer if a key person were to become ill, or die.

Loan protection

Business loan protection can help repay any outstanding borrowings should one of your owners die or suffer a critical illness.

What's in it for you?

- ✓ Want to hear the best part? Not only will we set up your policy, we'll look after it too.
- ✓ You won't have to do another thing.



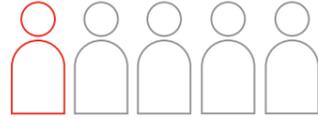
Protection - Employees.

Whilst people are living longer, there are still lots of things that happen where they and you might need help.

75% of UK adults have no life insurance



1 in 5 will live to 100



Only 1 in 5 dental surgeries accept new NHS patients



NHS waiting times for treatments (March 2017)

6 months + 126,188
9 months + 19,838



1 in 3 will get cancer
103,000 people have a heart attack p.a.
150,000 people have a stroke p.a.

Life assurance

With Group Life cover in place, you provide financial support to your employees' loved ones at a time when they need it most.

Private medical insurance

Offers your employees access to private healthcare, avoiding NHS waiting lists and ensuring they're back on their feet as quickly as possible.

Income protection

Income Protection provides a financial benefit and rehabilitation support if an employee is unable to work because of long-term illness or injury.

Critical illness

Pays a tax-free lump sum to an employee who is diagnosed with a serious medical condition or if they undergo a defined surgical procedure.

Dental

An attractive benefit to employees amid mounting costs and waiting lists, offering a wide range of preventative and restorative treatments.

Travel

Whether it be medical, legal or a personal emergency, we have access to a full range of business travel policies.

What's in it for you?

- Help employees return to work quicker.
- Provide assurance and support for the employees loved ones, should the unfortunate happen.



Perks.

You value your employees, but what do they value?

If you are a young start-up company, maybe a free gym membership would have a greater perceived value than say Private Medical Insurance...or even a higher salary. At Corinthian, we know that your company is unique. This means, of course, that your employee benefits package will need to be designed to suit you and your team.

Here are just a few of your options:



Shopping Discounts

Exclusive access to money-off vouchers and added-value extras from the high street.



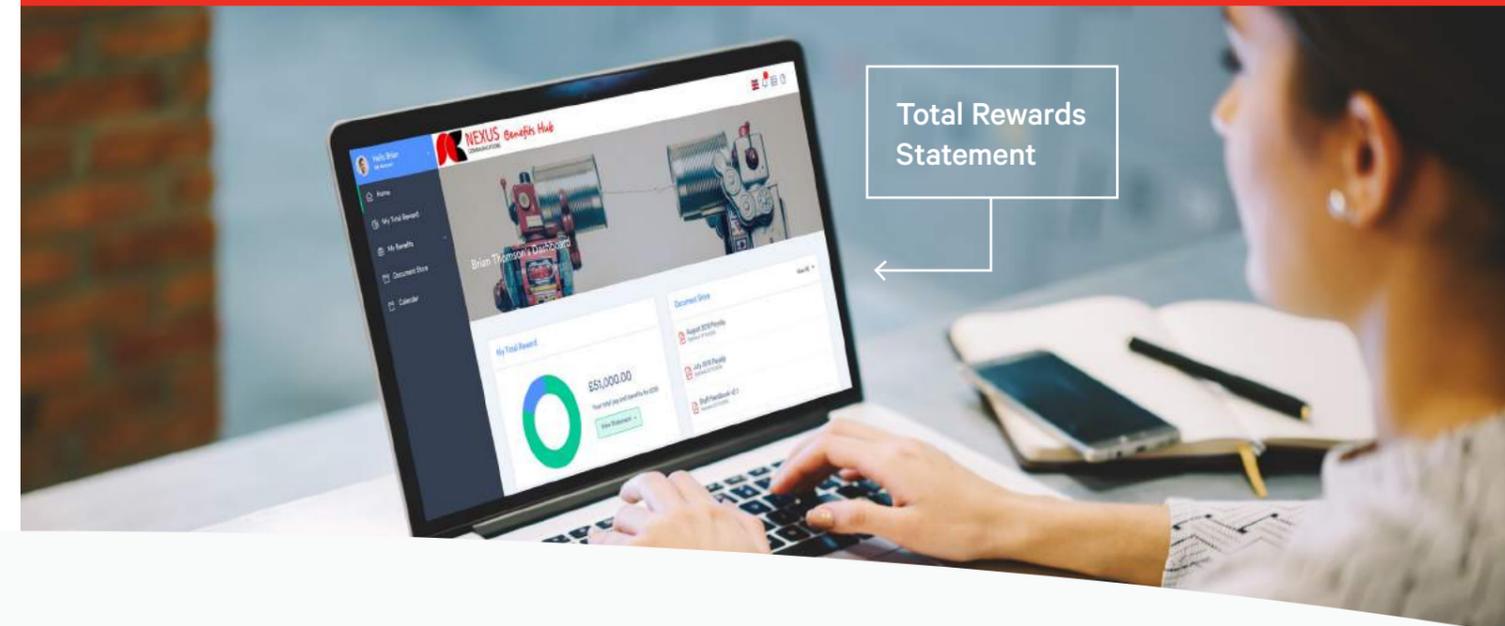
Gym Membership

Would offering gym memberships to your employees help you to attract and retain top talent?



Cycle to work

Did you know that your employees can save 25% on a new bike with this tax-free incentive?



What's in it for you?

- Happy team, happy workplace - your employees like to feel appreciated. Show them that you do.
- You'll keep your best people - after all, with perks as good as these there'll be no reason to leave.
- You might even save some money - your perks package can be as attractive as a higher salary, but at a fraction of the cost.

Meet Affinity.

Affinity is an all-inclusive solution for Company Benefits for smaller companies and Affinity groups.

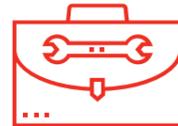
It's designed to help accountants, independent financial advisers and trade associations like you provide a benefits package to your small business clients.



COMPLETE BENEFITS SOLUTION



TRAINING & SUPPORT

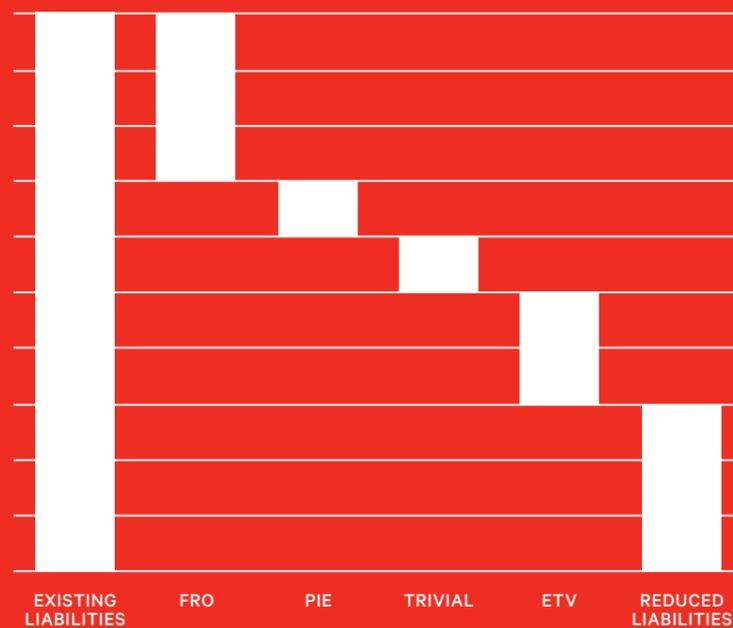


THE ADVISER TOOLKIT

How does it work?

We'll provide you with all the tools that you'll need to advise, educate and manage your clients with their individual requirements. Affinity is backed by a team of industry professionals, who are on hand to give you full telephone and face-to-face support, whenever you need it, so that you can get on with running your business. **Put simply, we'll be the benefits wing of your business.**

De-Risking.



We are specialists in de-risking, in fact we were the first team in the UK to undertake bulk transfer advice and also the first to offer a focused advisory service.

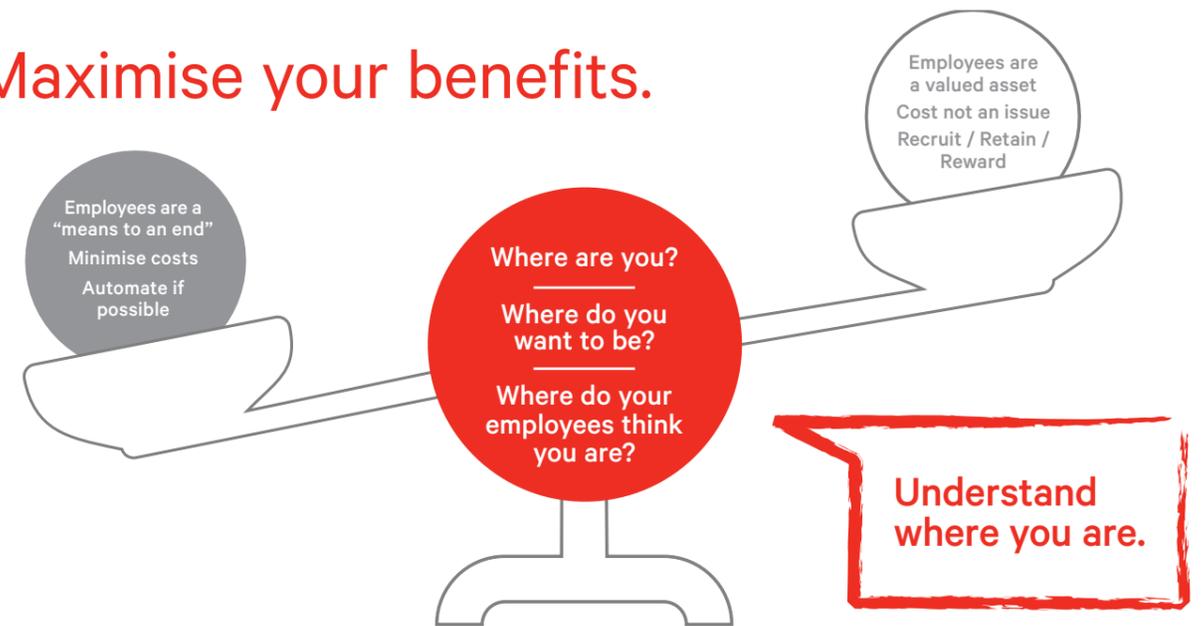
We help companies reduce their defined benefit pension scheme liabilities through a comprehensive range of de-risking exercises.

A knowledgeable and qualified team.

All of our advisers are fully qualified and have experience of dealing with transfers from £10,000 to £2 million+.

Importantly...we deploy the right number of advisers per project, so they quickly build up substantial experience, improving the members' experience and outcomes.

Maximise your benefits.



Employees need benefits, but so do companies.

Your employees may often be your biggest asset and the benefits you give them are not insignificant, therefore don't allow these benefits to be your **best kept secret**. Some of your benefits may be forced upon you by legislation (for example, the pension scheme), but others are not so obvious and you will often provide more than you think.

An effective communications strategy will help you:

- ✓ Stand out from the crowd.
- ✓ Improve employee engagement and morale.
- ✓ Achieve a positive return on your employee benefit spend.



Employee

What's in it for you?

- ✓ We do all the work.
- ✓ You can concentrate on running your business.
- ✓ Save money on retention and recruitment.
- ✓ Engaged and appreciative employees.



Paper Questionnaire



Telephone



Face to Face



Online



Webinars



Seminar / Workshops



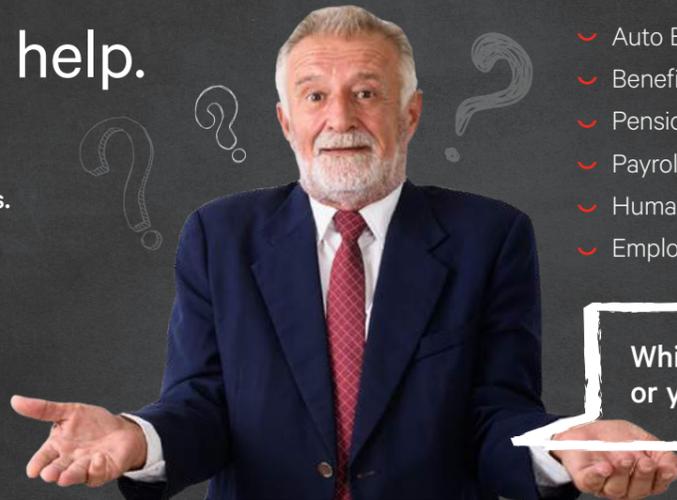
Podcasts

BEFORE

How we help.

Many Companies try to manage their benefits themselves.

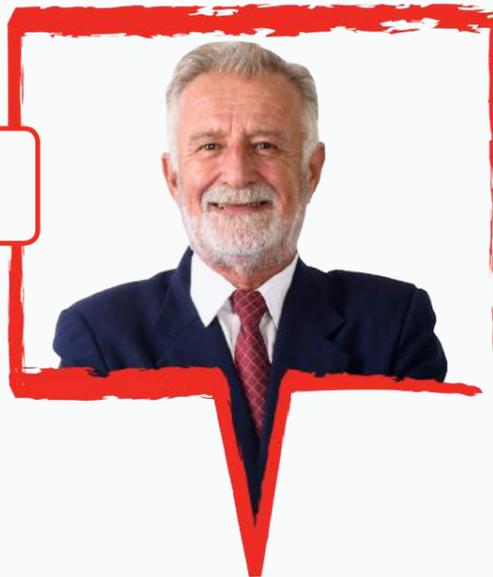
They can find themselves in a perfect storm performing all sorts of additional roles:



- ✓ Auto Enrolment Manager
- ✓ Benefits Administrator
- ✓ Pension Adviser
- ✓ Payroll Manager
- ✓ Human Resources Consultant
- ✓ Employment Lawyer

Which of these are you or your staff doing?

AFTER



As a Corinthian Client our Benefits Solution will solve these problems.

We deal with it all leaving you to get on with running your business.



Get us in 3 rings.

call 0203 668 3999 or
email smile@corinthianbenefits.co.uk

Or for further information go to
corinthianbenefits.co.uk

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