



LUCAS FETTES
& PARTNERS

Employee benefits

Taking care of your employees
and your organisation



Introduction

We understand that the benefits you provide to your employees is an important factor in their satisfaction and retention. We help our clients to put in place arrangements that are within their budget and meet the needs of their organisation and its people.

Our experienced team provide support which ranges from a complete review of employee benefit provision, through to advice on workplace pensions and arranging protection policies such as group life insurance and private medical insurance.

We can create an employee benefits programme that meets your specific needs and goals, using our expertise and access to a wide range of products from providers we know and trust.

Why not talk to us and arrange a free, no obligation review of your current arrangements and requirements?



Mark Brown
Director, Financial Services

84%

of organisations
that provide employee benefits say it aids staff retention

Source: Standard Life

34%


of staff
in the UK find their job stressful

Source: Populus survey

The average number of days lost to stress, anxiety or depression is

24 days
per case

Source: Health & Safety Executive

 @LucasFettes

 Lucas Fettes & Partners

www.lucasfettes.co.uk

Taking care of your employees and your organisation

As a national, independently owned insurance and financial services group, we consider ourselves unique in the current market. Our independence means the solutions we provide are entirely based on the needs of our clients.

No two organisations are the same, and the solutions that are right for one organisation won't necessarily be appropriate for yours.

What are your goals and objectives? What role does your workforce have to play in your ability to achieve these? And what is important to them?

We've been providing tailored employee benefit solutions for organisations for many years. Our consultative approach means we'll work with you to find the right solution for your organisation.



Organisations need to ensure they are able to attract, protect, retain and get the very best out of the right people to help them deliver success.

Employee benefits: choosing the right solution for you

The success of any organisation is largely down to its people. Organisations need to ensure they are able to attract, protect, retain and get the very best out of the right people to help them deliver success.

The role that employee benefits can play in delivering this is often underestimated. We can help you arrange many different employee benefits. Broadly speaking, these fall into the categories below.



Employee wellbeing

E.g. dental plans, medical insurance, employee assistance, healthcare cash plans, health screening



Incentives and rewards

E.g. childcare vouchers, discounted gym memberships, enhanced leave, high street and travel discounts, company car, season ticket loan



Workplace pensions and protection

E.g. workplace pension, pension salary exchange, automatic enrolment, group life assurance, income protection

We can arrange a **FREE, no obligation consultation and review** of your current arrangements (consisting of an initial meeting or discussion followed by a written overview). For more information call us on **0345 357 8910** or email us at **employeebenefits@lucasfettes.co.uk**.

Incentives and rewards can be an effective way to motivate and reward staff. Popular examples include childcare vouchers, enhanced leave, discounted gym memberships, etc.



Employee wellbeing

Evidence shows that offering employee benefits can help staff feel more valued and supported, and 72 per cent* of employers say it improves employee wellbeing.

There are many ways you can support staff, from providing free medical care and specialist advice to enhanced leave. 34 per cent** of staff in the UK say they find their job stressful, so focusing on boosting wellbeing can have real benefits.

A cash plan can cost from as little as £1.50 per week per employee, and allows staff to seek treatment for ailments such as dental, optical or osteopathy treatment, and then claim the cost back. Some plans also cover expenses for a hospital stay.

For a similar cost, employee assistance programmes (EAPs) can be set up to provide information via a telephone or online helpline, which employees can use for confidential advice. Some even provide face-to-face counselling. Depending on the nature of your organisation's activities, this may be a benefit worth considering.

Incentives and rewards

Incentives and rewards can be an effective way to motivate and reward staff. Popular examples include:

- childcare vouchers;
- enhanced leave;
- discounted gym memberships;
- high street and travel discounts;
- company cars; and
- season ticket loans

Most employers find that a more motivated workforce results in better staff retention. The cost of providing incentives and rewards such as these is therefore outweighed by the long-term savings to the organisation.

We can help you create your own personalised incentive scheme that meets the needs of your organisation and employees.

* Source: Canada Life

** Source: A survey from Populus revealed that 34 per cent of respondents felt their working life made them feel very or quite stressed



We can help you understand your automatic enrolment responsibilities, assess your workforce and set up an appropriate scheme.

Workplace pensions and protection

Automatic enrolment

If you don't already have an automatic enrolment scheme, we can help you understand and prepare for your responsibilities, including implementation of a workplace pension scheme and processes to comply.

Pension review

If you already operate a pension scheme for your employees but would like to look at alternative options, we can review your current arrangements for you, and provide impartial advice and recommendations.

Just give the team a call on **0345 357 8910** to find out more.

Protecting your employees should the worst happen

We may think it won't happen to us but unfortunately one in eight men* and one in 12 women* will die during their working lives.

You can provide cover for employees so that in the unfortunate event of their death, a tax-free cash lump sum will be paid to their dependants. Medical conditions are not taken into account and it can cost from as little as £4 per month. For many employees and their families the peace of mind it can bring has real value.

We can also provide income protection if your employees are unable to work. In the event of an accident or long-term illness your staff will be supported.

* Source: ONS

The right solution for your organisation

No two organisations are the same. The benefits, or programme of benefits, you choose to offer should therefore be built around your organisation's objectives and values, the needs and priorities of your employees, and your budget.

By taking the time to understand your organisation, we can create an employee benefits programme designed to meet your specific needs and those of your employees. From setting up a workplace pension scheme, to arranging peace of mind protection policies such as group life insurance and private medical insurance, we can help.



Meet our experts

Andy Campbell



Andy heads up our Employee Benefits Team. With over 15 years' experience, Andy provides advice to employers, specialising in automatic enrolment and salary exchange schemes. He also provides financial education for employees in the workplace and employers at workshops and seminars.

Emma Welling



Emma has worked in employee benefits for more than 10 years, specialising in workplace pensions and automatic enrolment project management. Emma supports all elements of employers' automatic enrolment duties, including pension supplier recommendations, scheme implementation, payroll configuration and establishment of ongoing processes.

Beverley Lee



Beverley is our Healthcare and Employee Protection specialist and has been advising employers on their employee benefits provision for over 30 years, ensuring that they have the most appropriate cover in place to suit their needs and budget.

Find out more

About Lucas Fettes & Partners

Lucas Fettes & Partners Limited is a national, independently owned insurance and financial services group with nine offices across the UK.

Our Financial Services Team provides corporate financial planning and employee benefit services, including automatic enrolment, personal financial planning and wealth management. Our General Insurance Team provides risk management and commercial insurance placement, and insurance for individuals. Across our business, our highly personalised, consultative approach means we are able to act in the best interests of every client, providing a flexible and tailored service that really meets your needs.

Free, no obligation consultation

We are happy to provide a FREE, no obligation consultation and review of your existing arrangements. Whether you're looking to introduce employee benefits to your organisation, or want to assess the suitability of your existing arrangements, we can help.

Employee seminars and consultations

We also offer employee seminars and individual staff consultations. We can arrange sessions on pensions and retirement planning, managing your finances, your staff benefits scheme and more.

Talk to us

For more information about our services or how we could help you, please get in touch. We would welcome the opportunity to offer you our expert advice with a **free, no obligation consultation**. Call us on **0345 357 8910** or email us at employeebenefits@lucasfettes.co.uk.

www.lucasfettes.co.uk

Lucas Fettes & Partners (Financial Services) Limited are independent and restricted financial advisers authorised and regulated by the Financial Conduct Authority.