



Employee Benefits

Growth and Productivity Pressure

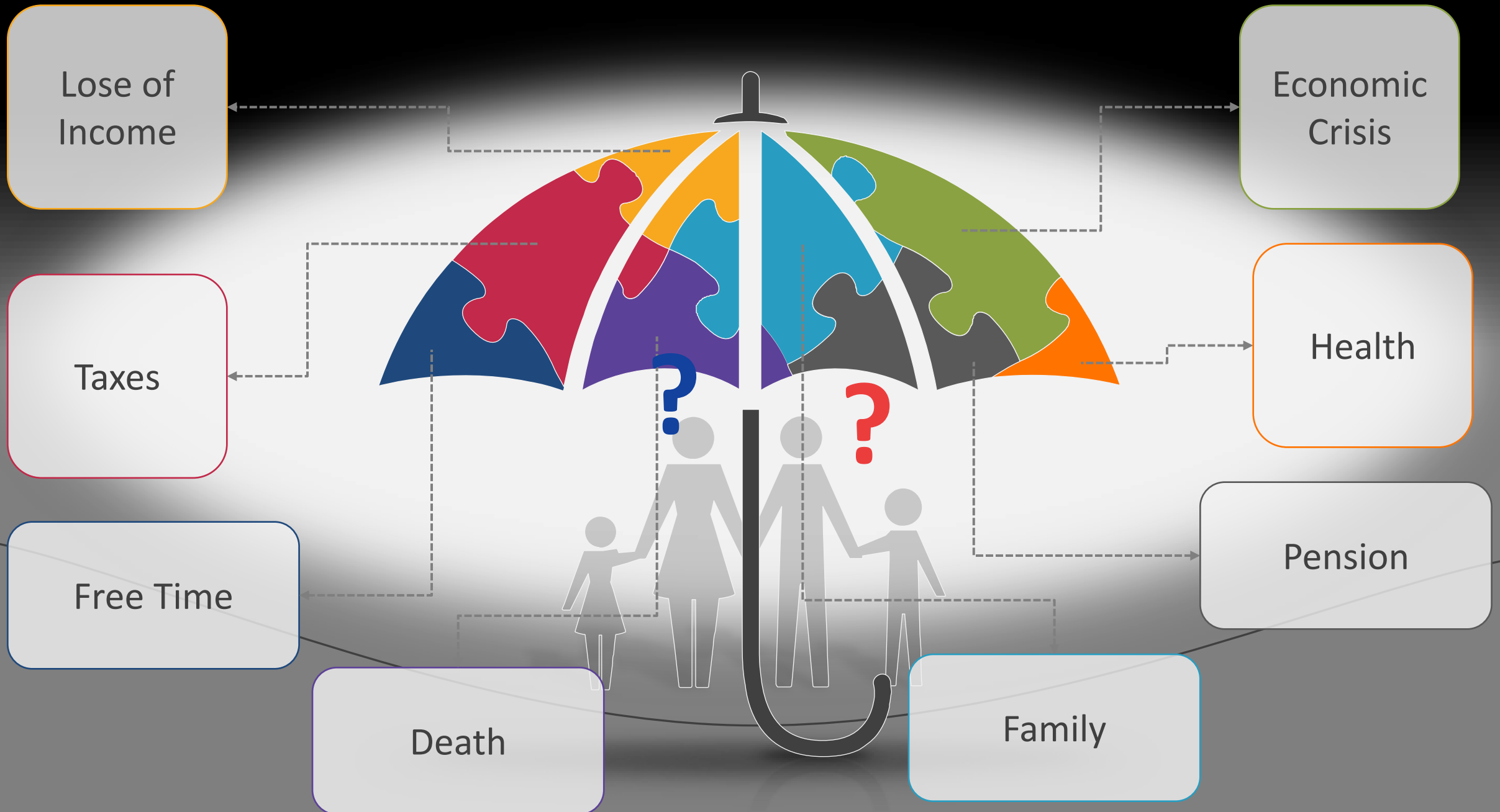
Changing Demographics



Total Reward Matters

Global Trends drive approach to Employee Benefits

What Employees are worried about?



- ✓ **Salary Increase**
- ✓ **Benefit Package**
- ✓ **Work Life Balance/Flexible Working Arrangements**



Top Motivators

Health & Efficiency

Employee Acquisition

F

A

Long Term Success

Employee Retention

E

B

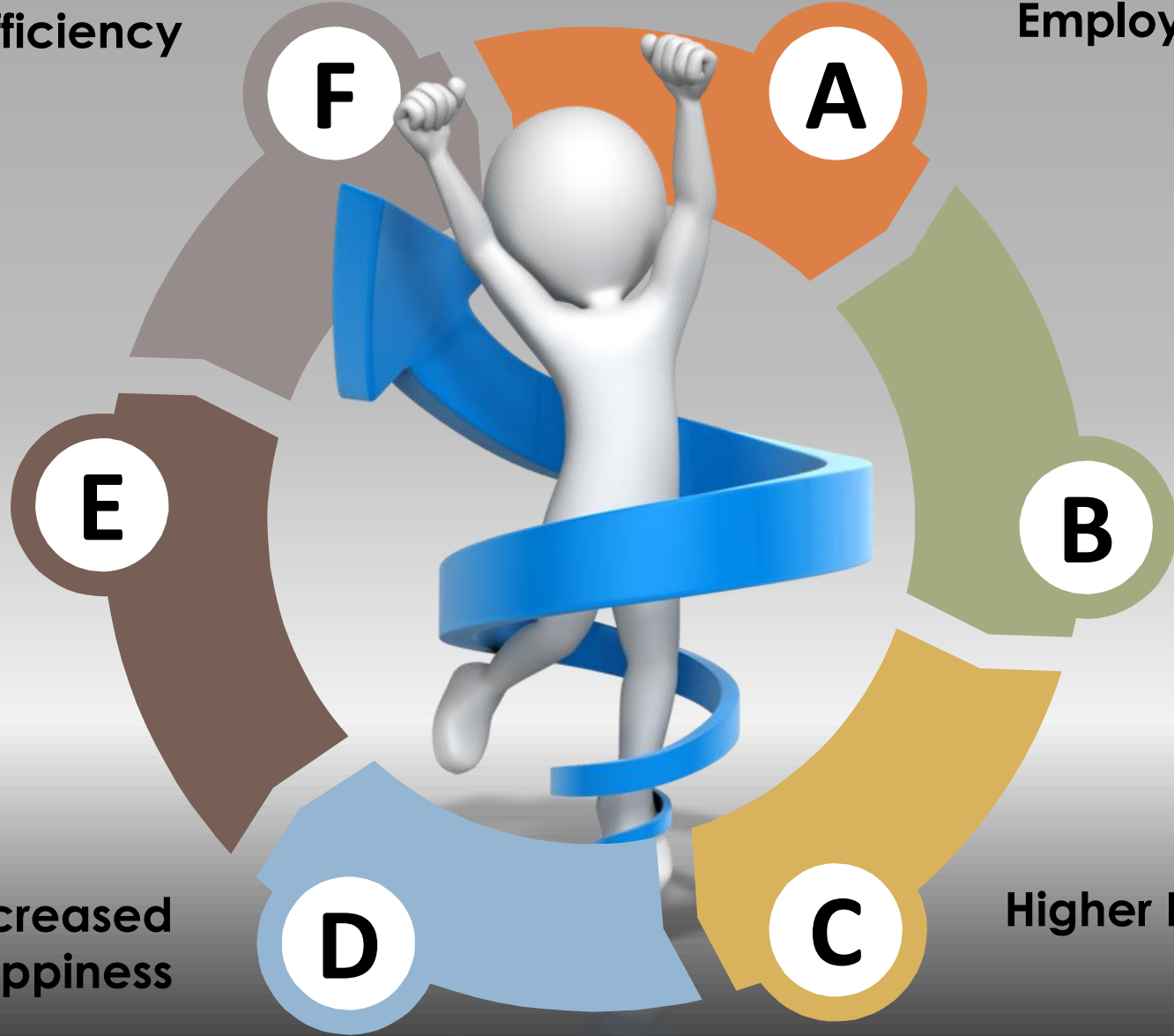
Increased
Happiness

Higher Productivity

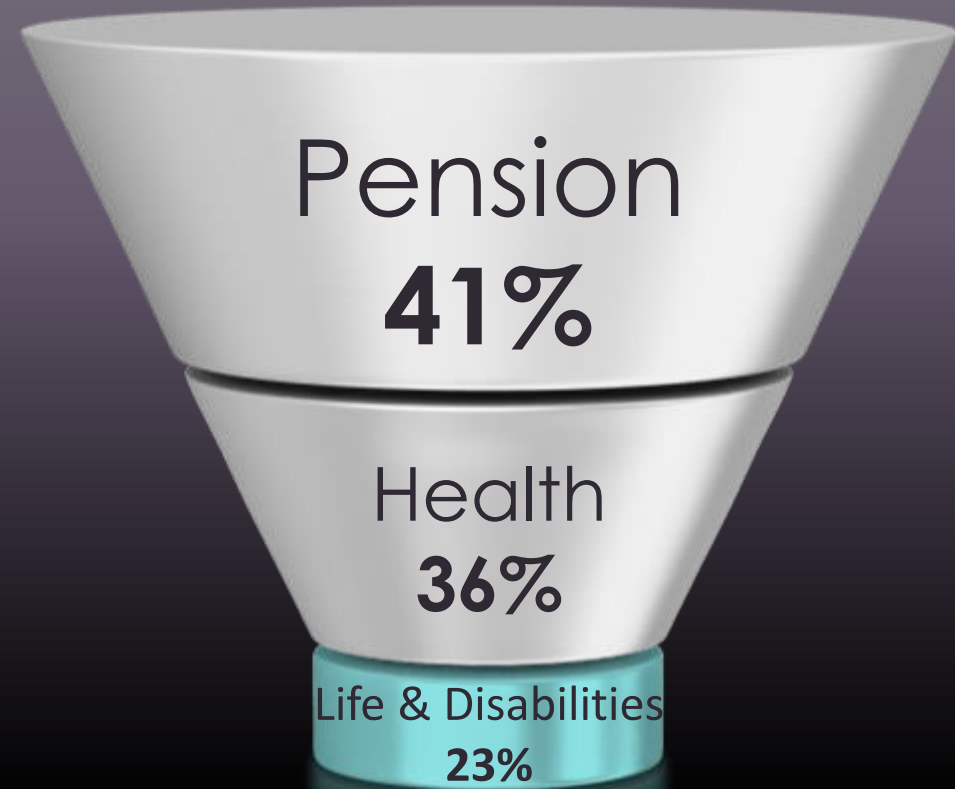
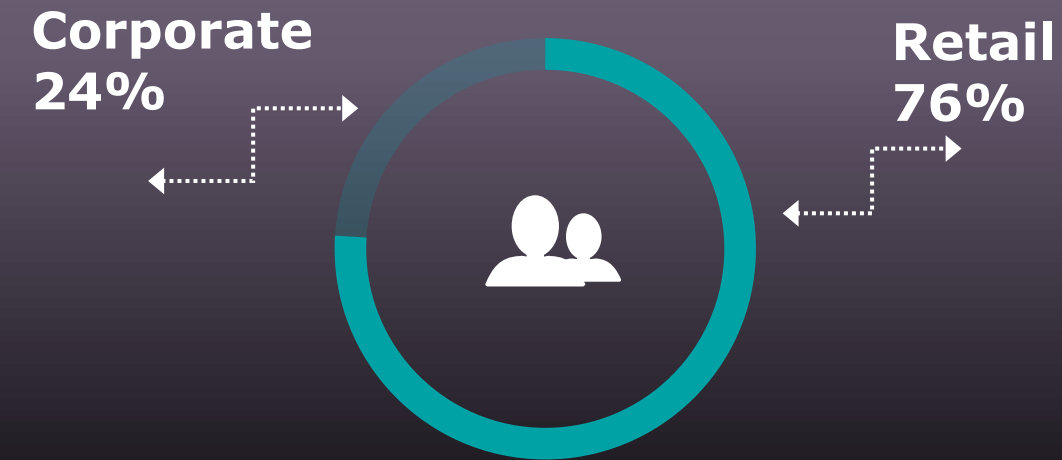
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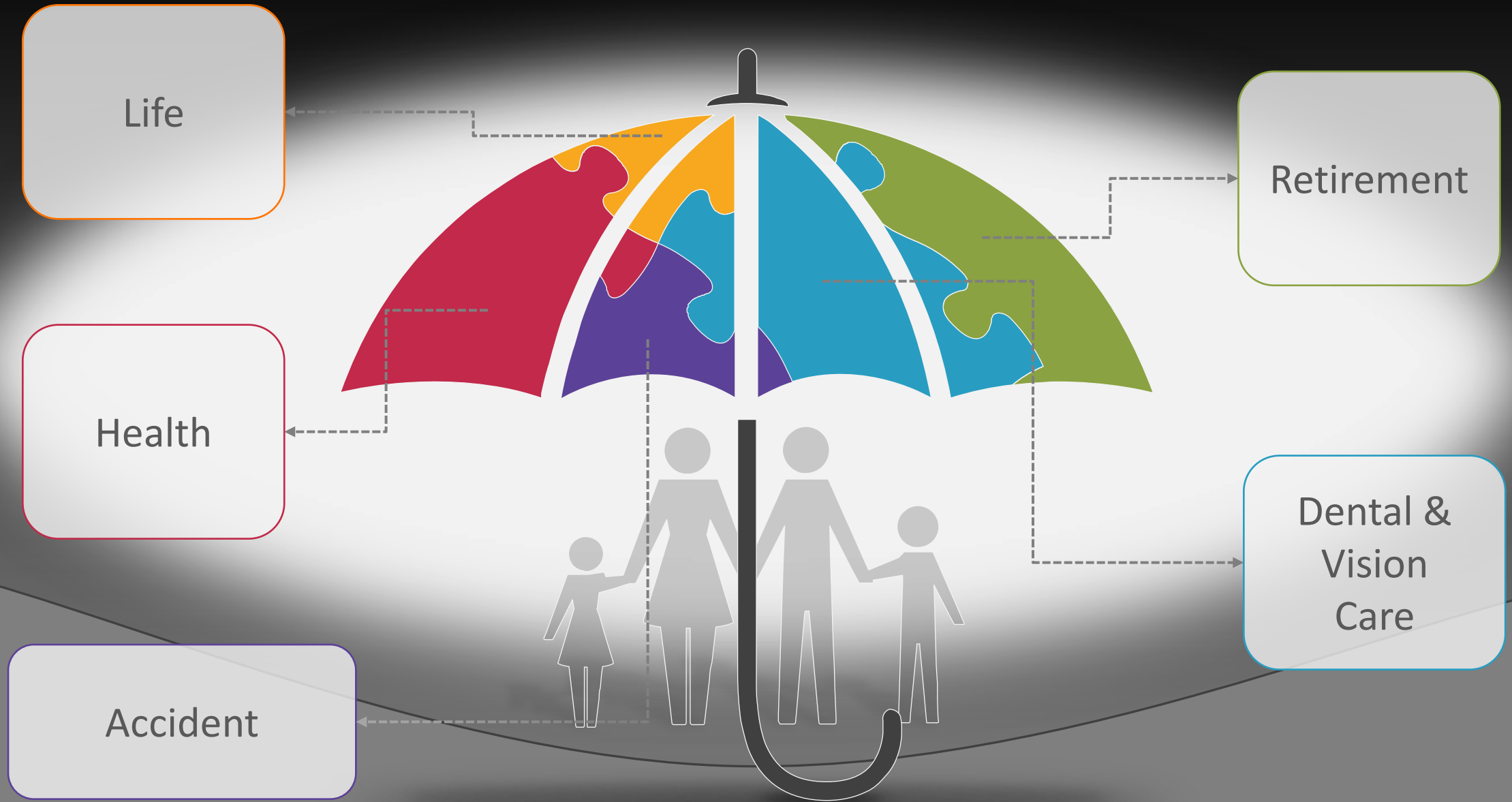
Why Employee Benefits?



Greek Life insurance Market Profile



Employee Benefits at a Glance





**Executive
Package**



**Benefits
Flexibility**



**Voluntary
Schemes**



**Cost
Control**

Making Employee Benefits Work Harder

Growing Interest in Wellness

health
happens
here



In The Workplace

- 
- ✓ Financial Wellness
 - ✓ Accumulation products at work

Financial Security Across Generations

The Value of Communication



Don't limit to one channel

Hard copy is still popular

Digital channels becoming more important

Face 2 face briefings remains most effective

Engage frontline managers

Customization



**Solid
Financial
Structure**



Expertise



Consulting



**Relationship
Management**



**Daily
Service
Support &
Flexibility**



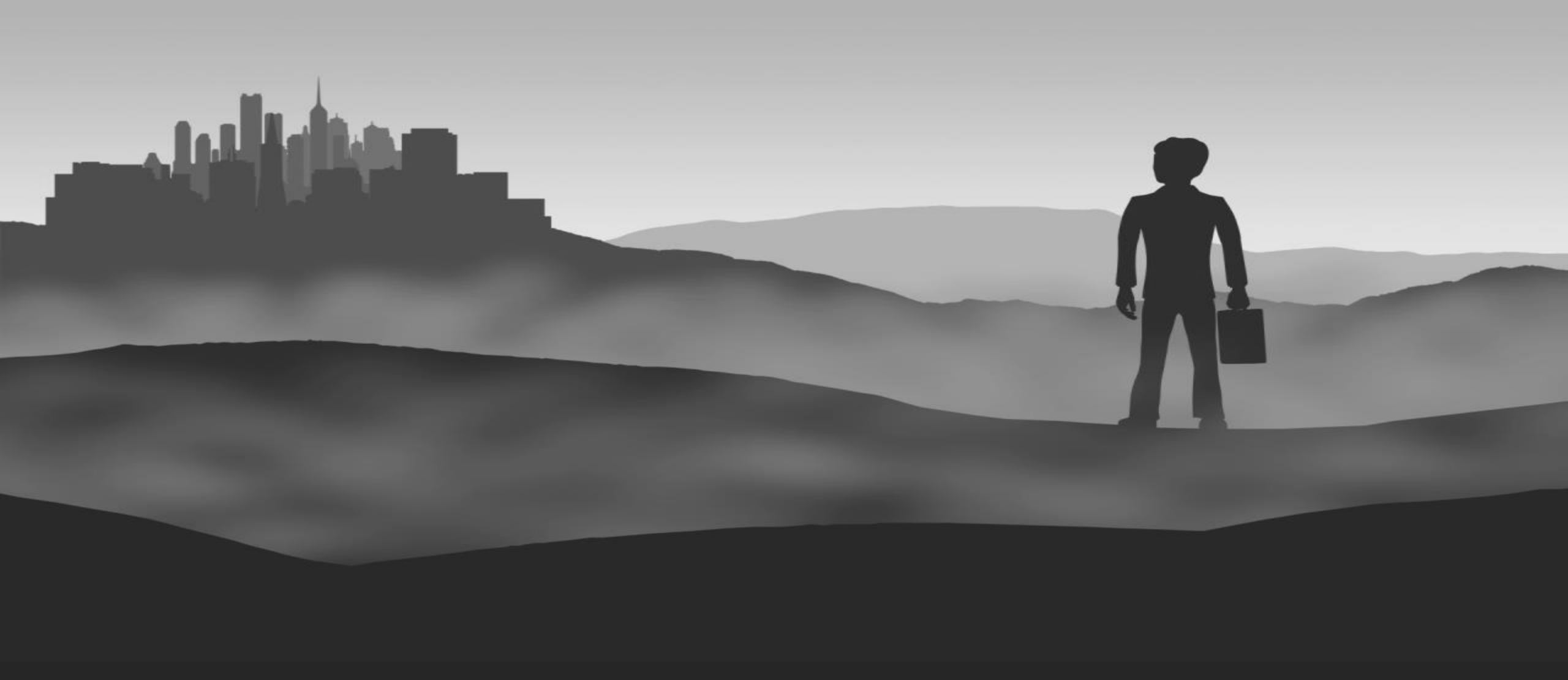
**Intelligence
Tools**

Selecting the Right Partner



Conclusion

- ✓ Rethink Benefit Plans to Attract, Retain & Engage Talent
- ✓ Help Refocus Employees Financial Plans
- ✓ Wellness Plans Make the Difference
- ✓ Better Employee Benefits Communication to Employees



Να αγαπάς την ευθύνη. Να λες: Εγώ, εγώ μοναχός μου έχω χρέος να σώσω την γη, αν δεν σωθεί, Εγώ θα φταίω.

Νίκος Καζαντζάκης