

# Employee wellbeing: Powering possibility for good financial futures

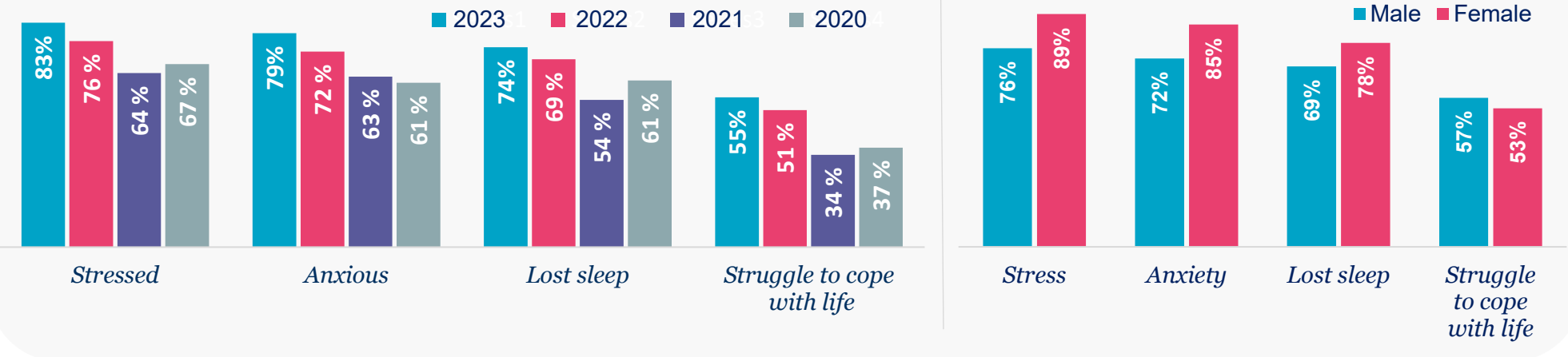
Elements of wellbeing are linked. An issue or concern in one area will impact wider wellbeing.

Our independent research surveyed 10,000 UK employees each year, commencing in late 2019. The research has seen us navigate through the Covid19 pandemic, turbulent economic times and the cost-of-living challenges.

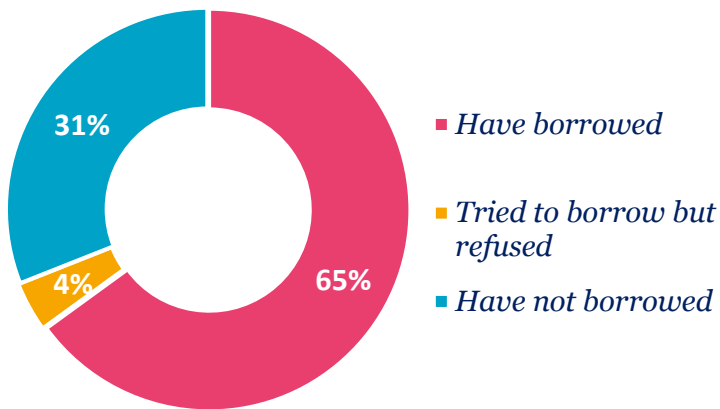
Our research highlights how poor financial health impacts everyday behaviour and decision making, and why employers should support their workforce wellbeing.



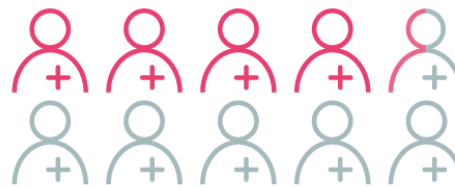
## I have been affected by the following in the last 12 months



## Borrowing in the last 12 months for basic financial needs



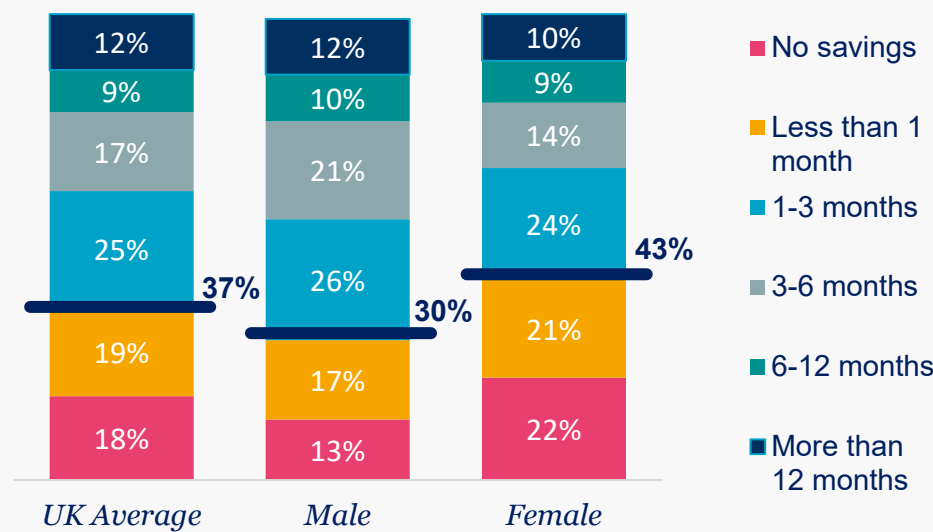
**43%** "To make ends meet"  
Top reason for borrowing



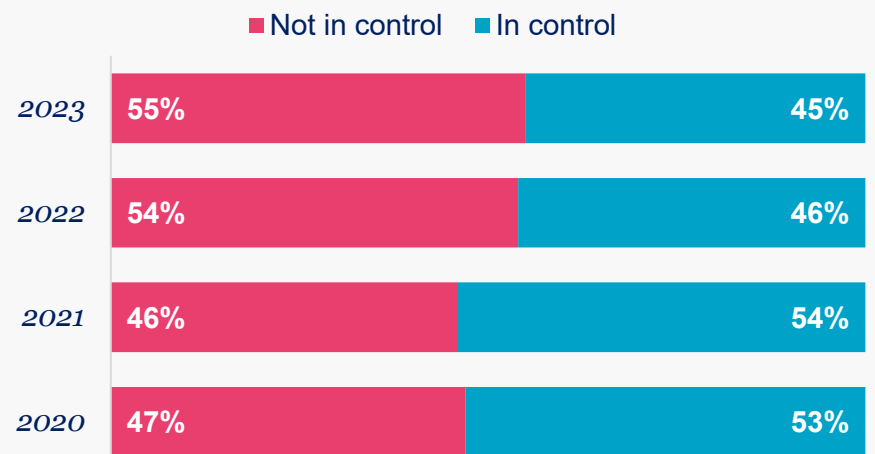
**75%** Will look to borrow in the next 12 months



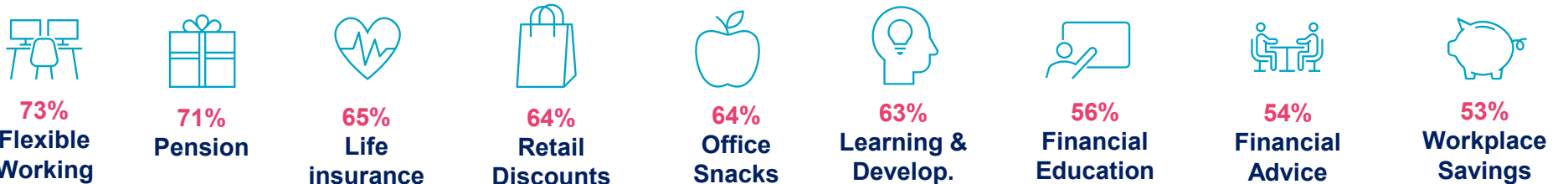
## How long would your savings last if your income ceased today?



## How do you feel about your financial future?



## Value placed on employee benefits



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Strong partnership culture and people focus



Independence leading to unbiased, client-focused advice



Employee insights driven by data analytics



Backed by in-house technology