

## Corporate Wrap – a solution looking for a market?

### Corporate Wrap Benefit or Bandwagon?

PensionDCisions®

September 2010  
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PensionDCisions is ISO 27001 Certified

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### Corporate Wrap – the emperor's new clothes?

- What is a corporate wrap?
- What are the benefits?
- Design
- Incorporating it into a reward programme
- King of the world (or prince of darkness)?

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## Corporate Wrap – a solution looking for a market?

King of clubs



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Cash is king



isn't it?

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# Corporate Wrap – a solution looking for a market?

## A king's ransom?

1. What is the role of the employer?
2. What do we want the benefits programme to do?
3. How can we further strengthen governance?
3. Can we increase return on investment?
4. How do we want to be viewed?

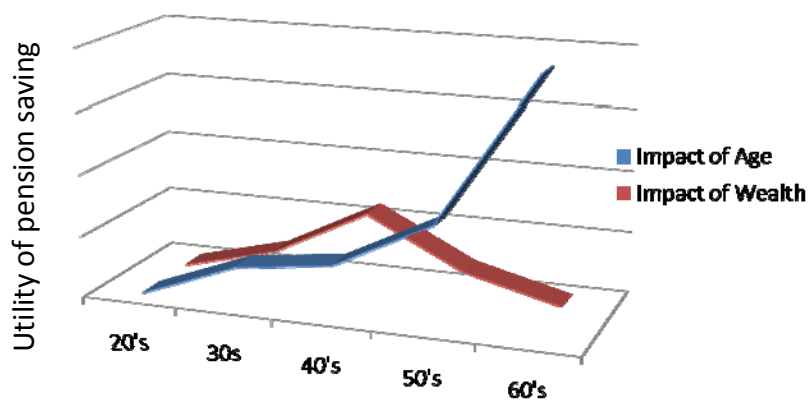


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## Fit for a king?



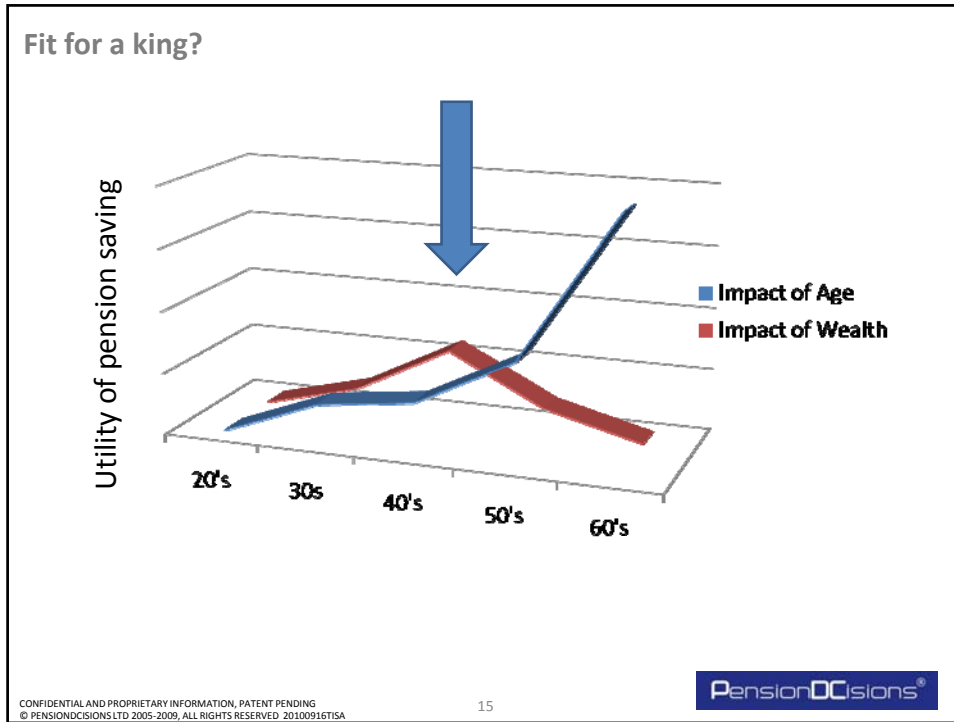
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# Corporate Wrap – a solution looking for a market?





## Corporate Wrap – a solution looking for a market?

### The emperor's new clothes?

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### The men who would be king

- Aegon
- AXA
- Friends Provident
- Legal & General
- Scottish Widows
- Standard Life
- Zurich
- Aon
- Bluefin
- Buck
- Hargreaves Lansdown
- Hewitt
- Hymans Robertson
- JLT
- Mercer
- Xafinity



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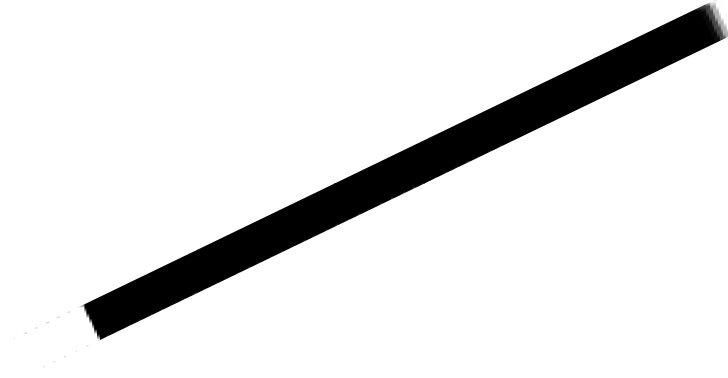
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## Corporate Wrap – a solution looking for a market?

What is a pension?



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What is corporate wrap?



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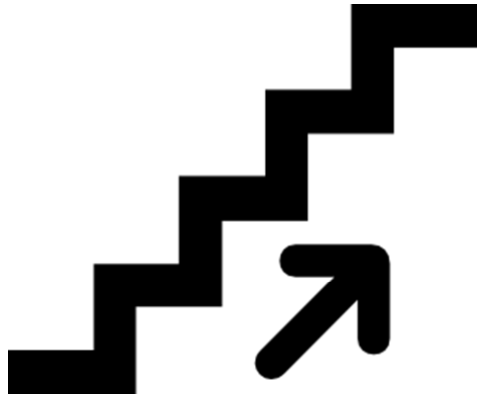
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# Corporate Wrap – a solution looking for a market?

What is corporate wrap?

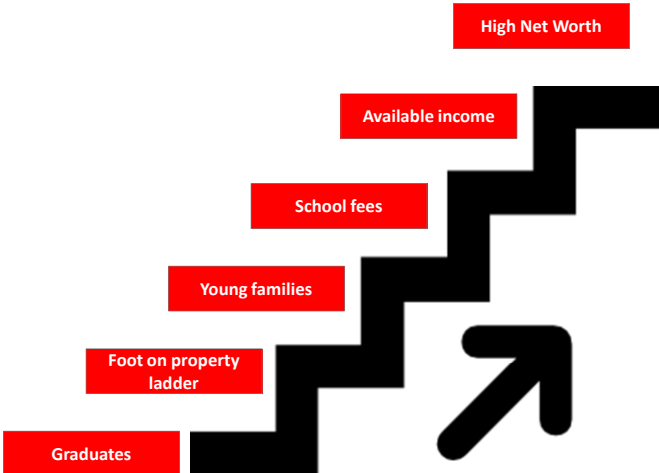


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What is corporate wrap?



High Net Worth

Available income

School fees


Young families

Foot on property ladder

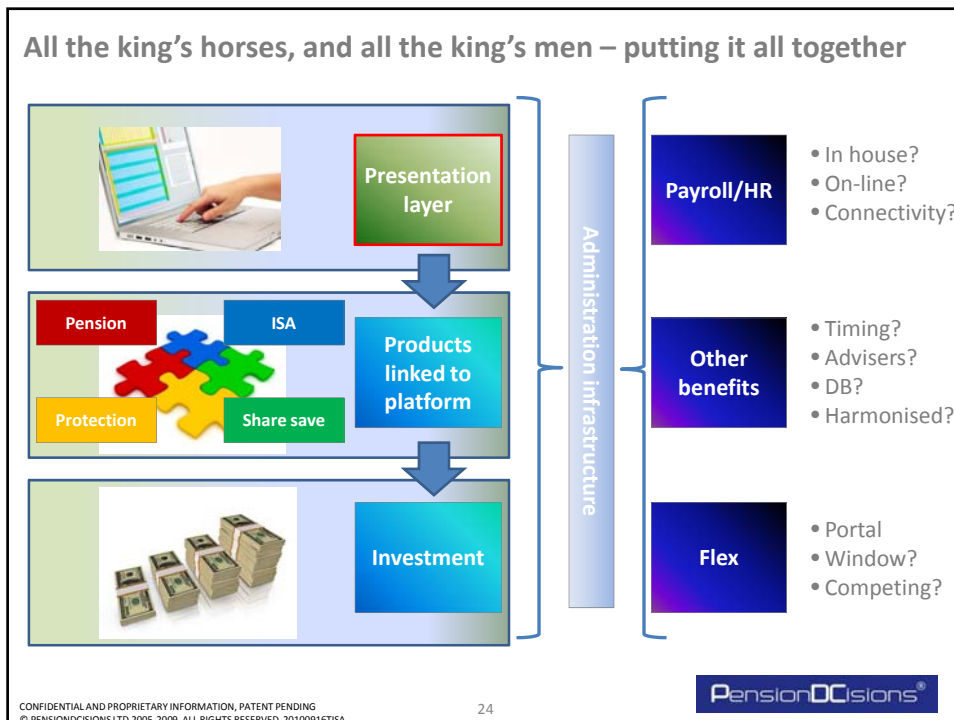
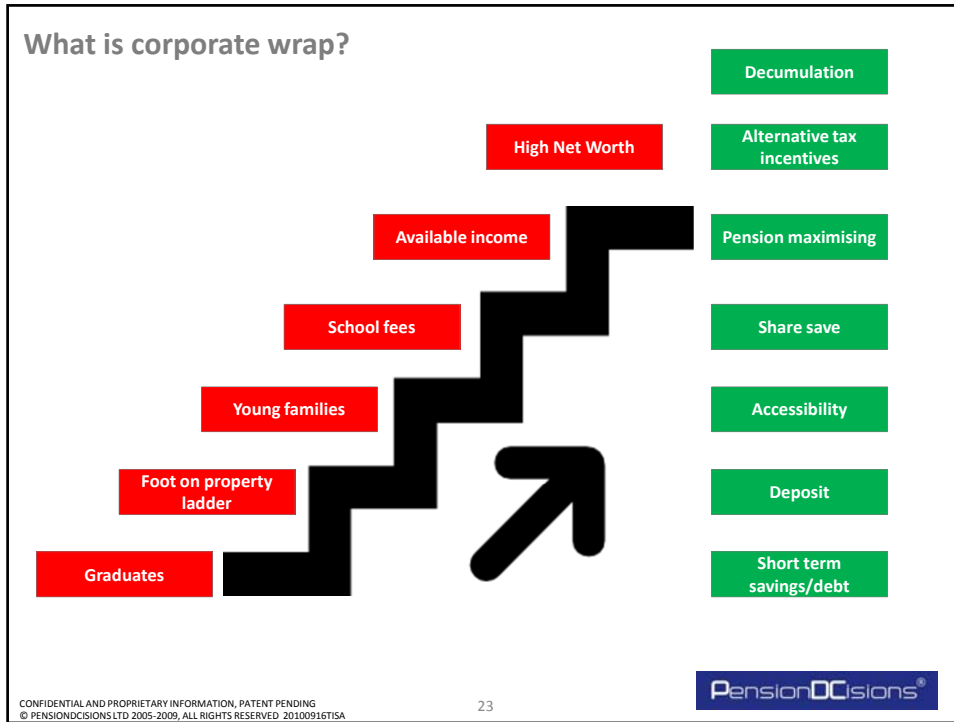
Graduates

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# Corporate Wrap – a solution looking for a market?





## Corporate Wrap – a solution looking for a market?

### King of the castle?

1. Bringing many pieces together
2. Managing the separate service providers/advisers
3. STP – transparency, but at what cost?
4. Information isn't enough
5. Feedback
6. MI
7. Segmentation
8. Refresh

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### What it's not (all) about

#### The medium



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## Corporate Wrap – a solution looking for a market?

**“Tweets not so sweet for benefits info”**

7% use Facebook for business purposes, while 16% use text messaging for business.

47% of the 1,500 employees surveyed said they use Facebook either daily or weekly for personal reasons.

45% use text messaging either daily or weekly for personal reasons.

[http://digital.benefitnews.com/benefitnews/201009\\_def?folio=52#pg52](http://digital.benefitnews.com/benefitnews/201009_def?folio=52#pg52)

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**‘The magnetism of the middle’**

**HAVE YOU MET ( )?**

**Last 3 Months Neighbor Comparison** | You used **32% MORE** than your efficient neighbors.

Category	kWh*
EFFICIENT NEIGHBORS	784 kWh*
<b>YOU</b>	1,033
ALL NEIGHBORS	1,270

HOW YOU'RE DOING:

- GREAT 😊😊
- GOOD** 😊
- MORE THAN AVERAGE

\* kWh: A 100-Watt bulb burning for 10 hours uses 1 kilowatt-hour.

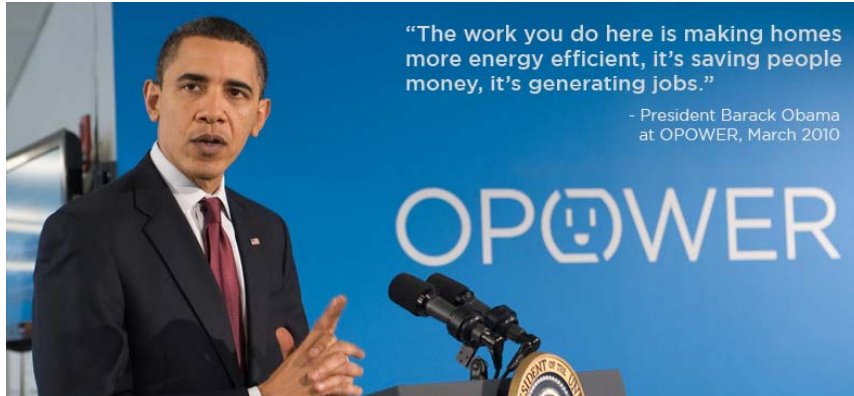
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## Corporate Wrap – a solution looking for a market?

### 'The magnetism of the middle'



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### 'People like you' – the power of context



#### Are you missing out on £1000?

Did you know you're saving **less** into your O2 pension than colleagues working in professional or technical roles?

We're writing to you because your colleagues save on average **£300 more** into their pensions and one in four saves **£1000 more**. O2 matches these pension contributions pound for pound (up to 10% of salary).

Want another reason to save more?

Remember, you're taxed on your salary but **not** on pension contributions. So as well as the matched contributions from O2, you'd also receive **extra tax savings** into your pension piggy bank.

**Increasing your contribution rate only takes a few moments, simply log in to Your Total Reward and follow the steps below.**

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## Corporate Wrap – a solution looking for a market?

### Treat me like a king

Differentiation will be in the user experience

1. Show me that you know me: *'don't treat me like just another policy number'*
2. Remember me: *'don't ask me the same things every time we meet'*
3. It's complicated; help me: *'but don't lecture me'*
4. Make some helpful suggestions: *'but don't sell to me'*
5. Make it clear, convenient, and give me some *context*

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## Questions?

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