yu life

Insurance that inspires life.



Why YuLife for Group Risk?

Engage employees with their wellbeing and benefits package

Easy-to-use app that incentivises and rewards employees for forming healthy habits, and reward employers for collective engagement

- Focus on holistic employee wellbeing (financial, physical, mental)
- YuLife gamified rewards
- Customisable wellbeing hub
- In-app YuScreen allows easy-to-view cover detail and beneficiaries

A unique, game-changing solution

Unify fragmented benefits portfolios into one solution and introduce a uniquely market-leading Group Protection product suite

- **Guardrisk underwriting + YuLife enhancements**
- **Enjoy the same terms & commercials offered by world-class reinsurers**



Support employees with early access and preventative care

Prioritise mental and physical wellbeing with accessible support including:

- **Free access to virtual doctor and nurse appointments with Kena Health** (2 x free consultations per annum) - prescriptions, referrals and sick notes
- **YuMatter EAP powered by Lyra -** unlimited access
- **Free will writing with QuickWill**

Confidence when it matters most

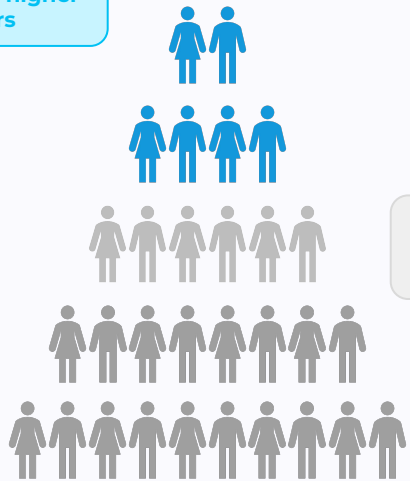
YuLife's world-class service experience

- Your clients will get access to our admin team with more than 130 years of experience in Group Risk and admin systems.
- Automated systems and triggered SLAs.
- Seamless interaction with underwriter and real-time feedback. Brokers can view schemes, commission statements and claim status on system

ENGAGE

Wellbeing every day for everyone.

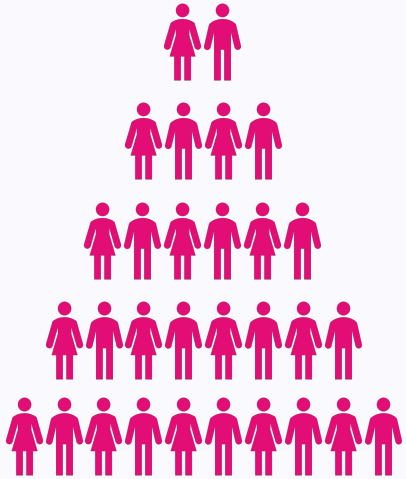
Expensive and exclusive to higher earners



Other programmes

Voluntary purchase

No benefit to the majority of the employee base



YuLife

Every employee benefits from being a YuLife member – protection, wellbeing and rewards

Benefits for everyone:

- ✓ Long-term financial protection
- ✓ Something for everyone - rewards varied interests
- ✓ 24/7 Employee Assistance Programme
- ✓ 24/7 Virtual GP service
- ✓ Gamified wellbeing challenges
- ✓ Big brands rewards for simple, healthy behaviours
- ✓ Data and MI for employer

ENGAGE

yu life



Wellbeing every day for everyone.

Harness game mechanics to incentivise healthy habits – convert walks, workouts, cycling, and meditation into groceries, vouchers, discounts,, tree planting, ocean cleaning, and more.

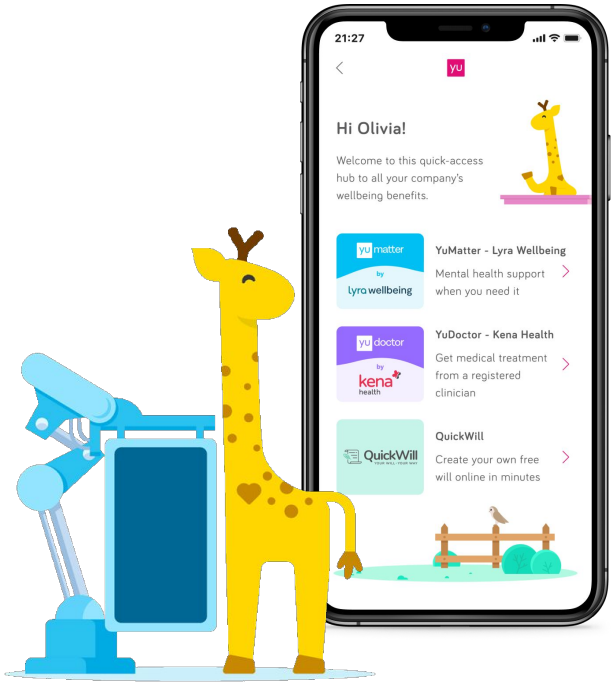
- **Wellness Challenges**
- **Financial Rewards**
- **ESG Impact**
- **Community Campaigns**

44% daily active users

5x increase in steps and meditation

87% report improvement in wellbeing

PREVENT



Improved access to healthcare tools.

Enjoy full integration of all your benefits into one simple platform, including existing benefits, and benefit from YuLife's ability to drive engagement with all of these tools and services.

Mental Health with Lyra Wellbeing

Virtual GP with Kena Health

Company-Specific Benefits

8x increase in utilisation of VGP

5x increase in utilisation of EAP

50% increase in usage of company benefits

Source: YuLIfe Internal Data vs. industry benchmarks

Impact and Value

ROV calculation based on total company and employee value.

Achieve R11 920 worth of value per employee per year with YuLife

							
YuCoin Rewards	**Meditation & FiiT Subscription**	**Garmin wearables**	**QuickWill Digital Will Writing**	**Digital GP Services**	**Mental Health (EAP)**	+	**Subscription to YuLife Platform**
Annual YuCoin redemption walking, mindfulness, cycling etc	70% off annual meditation and FiiT subscription	Up to 25% off selected devices	Free will writing service for all members	Individual and family access to digital healthcare	Four sessions of clinical counselling		App experience, Wellbeing Hub, Dynamic HR Portal
R2 950	**R2 000**	**R1 200**	**R1 000**	**R370**	**R3 200**		**R1 200**

15.3x
Return-on-Value

R65
value per employee per month

YuLife's impact

Delivering long-term engagement in the benefits that matter.

Engagement

67%

download the YuLife app

62%

of YuLifers use the app monthly

14x of average health and fitness app

44%

of YuLifers use the app daily

Physical Wellbeing

+101% ⬆

average step increase per employee in month one versus 30 days prior to joining YuLife



Health Impact of YuLife

85%

Feel more productive as a result of using YuLife

87%

Report feeling happier 😀 as a result of using YuLife

Mental Wellbeing

350% ⬆

increase in meditation from month 1 to month 3 of YuLife



ROI of 181% v.s. traditional insurance (Source: Forrester)

EMPOWER

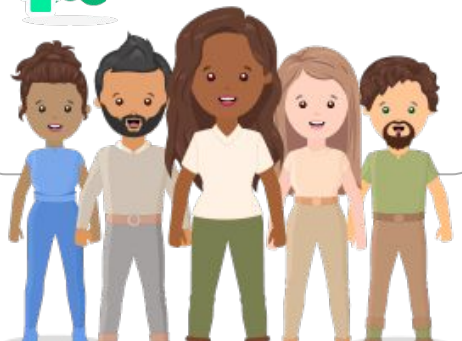
yu life

The impact to your business.

Engagement with Healthy Habits

3x
increase in physical wellbeing**

5x
increase in mental wellbeing**



\+

Increased usage of benefits

2.7x
increase in early intervention tools like EAP and telemedicine**

YuCoin rewards

R250
average YuCoin earnings per engaged member per month**

=

Return on investment*
181%

- **11.5%** decrease in absenteeism*
- **2.75%** decrease in employee turnover*
- **+2.5%** increase in productivity*

*Forrester TEI report: forecasted over 3 years, ** YuLife data 2023

Validated by: FORRESTER®

Case Study: H&M

H&M SA joined the YuLife family in May 2024.

YuLife rolled out a nationwide launch, bringing the YuLife experience to the flagship stores across the country.

- 964 Members
- PHI & CI
- 4.6 CSAT Score
- 88% who have download the app, of which 57% of are actively engaged.

‘A well done to the YuLife team for truly enhancing the experience for this client of ours. We had our annual MANCO meeting yesterday and the new rewards and benefit manager could not stop raving about the App.

It is fulfilling its purpose by bettering the work environment, staff have been engaging in the gaming and created a competitive spirit amongst each other.’ - Sygnia

