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LEADER

Benefits professionals need wider skillsets

An almost constant evolution of business strategy in response to the economic climate, the need to identify new revenue streams and a requirement to keep up with market developments are all part and parcel of today's business world. And with this comes the need for different employee skillsets.

As a result, over the past few years, many of us will have seen our jobs change, and in many cases expand, to support the evolution of our employer.

For some benefits professionals, this will have involved taking on an internationally focused role for the first time. For others, it will have meant evolving from a specialist benefits role, for example focusing on pensions or health and wellbeing perks, to a more generalist role covering a much broader range of benefits. Our cover feature this month (*Wider spectrum*, page 14) delves into this trend.

The numerous pension changes we have witnessed over the past few years are just one of the drivers of this trend. The move from defined benefit to defined contribution pension schemes has led to many pensions professionals taking on a broader benefits remit as their pensions workload has become lighter.

The sheer volume of work around pensions has made it necessary for many benefits professionals to expand their remit

On the other hand, the sheer volume of work around pensions in recent years has made it necessary for many benefits professionals to expand their remit and knowledge to include pensions.

One way that reward and benefits professionals are being recommended to expand their knowledge base (although this certainly applies in other industries, too) is by attending industry conferences and networking events. At the risk of straying into the realms of self-promotion, those of you who are looking to do so may be interested in attending Employee Benefits Connect on 4 March in London.

The day-long event will focus on future market trends to stimulate inspirational thinking around key benefits areas. Roundtable discussions, meanwhile, will give delegates the opportunity to network and delve further into these ideas with their peers and our expert industry sponsors.

I hope to see you there.

Debbie Lovewell-Tuck, *Editor*
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SUPPLIERS

Benefits market consolidates

Robert Crawford

In December, Aviva and Friends Life finalised the terms and conditions of a proposed £5.6 billion merger. The deal will create the UK's largest insurance and savings business, serving more than 16 million customers.

According to Aviva chairman John McFarlane, the deal will consolidate the organisation's market-leading position in the UK and allow a much stronger dividend flow and balance sheet position than would have been possible otherwise.

Also in December, Sodexo acquired incentive and recognition provider Motivcom, which owns brands including P&MM Employee Benefits, AYMTM, Allsave, Filmology and The Voucher Shop.

The deal means Sodexo will now be able to offer a wider range of programmes, including recognition, employee benefits, sales promotions and incentives.

Some consolidation also took place in the intermediary market during 2014, with Aon completing its acquisition of Lorica

Employee Benefits in June and Arthur J Gallagher taking over The Oval Group.

There are number of reasons behind such deals, including improvements in the economy helping to create the right climate for consolidation.

Jon Bryant, London area director at Aon Employee Benefits, attributed the consolidation to regulatory changes, such as pensions auto-enrolment and the Retail Distribution Review (RDR).

"The market is also changing," he said. "Post auto-enrolment and post-RDR, there has been a blurring of the lines in some areas. For example, Aviva and Friends Life are becoming broadly like intermediaries and Aon, post-Lorica, has become a product provider."

Consolidation of the benefits market is seen as good news for benefits professionals.

Hugh Nolan, chief actuary at JLT Employee Benefits, part of the JLT Group, which acquired Alexander Forbes Consultants and Actuaries in October 2012, said: "While consolidation obviously reduces the overall number of players in the market, whether employee benefits or insurance, both markets still have plenty of competition and choice."

Integrated product and service offerings may also provide better value for money, as well as fewer competing products for organisations to choose from.

Meanwhile, for providers, the obvious business benefits arising from mergers are greater brand recognition and better economies of scale, which are reasons why consolidation is likely to continue.

JLT's Nolan added: "With credit likely to remain cheap for some time and confidence in the economy steadily increasing, consolidation deals may continue to emerge over the coming months."

BETTELLEY'S BROODING

Follow Clare Bettelley on Twitter: @ClareBenefits

Consolidation in the benefits market is a good thing

Clare Bettelley

A flurry of mergers and acquisitions worked their way through the benefits market in 2014, with the most recent making for an eventful end to the business year.

Two higher-profile deals saw insurance giant Aviva's £5.6 billion takeover of Friends Life and Sodexo's £41 million takeover of incentive and recognition provider Motivcom.

For many benefits professionals, consolidation cannot come soon enough to help tackle market saturation, particularly in the healthcare arena.

As Jackie Buttery, an independent benefits consultant, said at the exclusive Employee Benefits/Aon 100 Club thinktank debate: "There are so many one-man bands in the health and wellbeing space, so how do employers choose between A and B? It's like searching for a needle in a haystack."

The proliferation of benefits providers in some market sectors results, in part, from a move by some organisations to reposition themselves to stay in business after regulatory changes.

Hopefully, market consolidation should streamline product choice and reduce employers' costs.

A reduction in the number of market players may also make beauty parades for provider appointments less labour-intensive, and even encourage employers to become more proactive in keeping their benefits fresh and aligned to employees' needs.

Benefits professionals who fear provider monopolies should take heart from the bigger product and service ranges that enlarged providers will offer.

SHUTTERSTOCK

TOP 15 MOST VISITED STORIES ON THE WEB

1. **Government to simplify auto-enrolment legislation** *bit.ly/1yc4W2C*
2. **Lloyds Banking Group staff to receive back pay** *bit.ly/1p5uJv4*
3. **Government to go ahead with OTS benefits simplification reforms** *bit.ly/1w29dLO*
4. **Deloitte, PWC and Shell to offer enhanced paternity packages** *bit.ly/1xPOOYP*
5. **Is benefits benchmarking still relevant?** *bit.ly/1vTxDDl*
6. **Higher-rate tax threshold to rise** *bit.ly/1s42oav*
7. **Jaguar Land Rover strikes pay deal with staff** *bit.ly/1FNA3aN*
8. **Employers should act now to manage holiday pay** *bit.ly/1yDqS9D*
9. **Fujitsu to pilot emotional resilience programme** *bit.ly/1vvuR8y*
10. **Autumn Statement's impact on benefits** *bit.ly/1vqVM5w*
11. **B&Q keeps reward simple** *bit.ly/1tYjb8T*
12. **Becton Dickinson personalises financial education** *bit.ly/1p2makE*
13. **What does group risk benefits provision of the future look like?** *bit.ly/1vatydo*
14. **Caring Homes Group launches voluntary benefits plan** *bit.ly/15ZlggP*
15. **63% of FTSE 100 staff interested in shared parental leave** *bit.ly/1AmBZXv*

Ranked by the number of page impressions between 18 November and 8 December.

The latest information on legislation and tax issues affecting employee benefits, including key measures in the Chancellor's Autumn Statement, taxation of death benefits and a round-up of compliance matters

LEGISLATION

Autumn Statement key points

Marianne Calnan

Measures announced by Chancellor George Osborne in the 2014 Autumn Statement included simplification of the taxation of employee benefits and expenses, investment in mental health, the abolition of the 'death tax' and annuity changes, a fuel duty update, partners inheriting the tax benefits of individual savings accounts (Isas) and changes to the higher-rate tax threshold.

The Chancellor said the government had accepted 51 of 58 recommendations made by the Office of Tax Simplification (OTS) that are aimed at making the taxation of employee benefits and expenses more straightforward. This will help to reduce the administrative burden on employers, saving an estimated £20 million a year nationally.

Alastair Kendrick, tax director at MHA MacIntyre Hudson, said: "We welcome the government's commitment to implement many of the OTS recommendations, but surely we want to know when these changes will take place."

The Chancellor also announced fuel duty will be frozen and the government will invest £3 million to expand existing psychological work and wellbeing pilot schemes.

He confirmed the abolition of the 55% tax charge levied on beneficiaries of individuals who die under the age of 75 with a joint life or guaranteed term annuity. Beneficiaries will be able to receive any future payments from such policies tax-free if no payments have been made to the beneficiary before 6 April 2015.

This equalisation of 'death taxes' for annuities and income drawdown means more people can take advantage of annuity risk-sharing.

Tom McPhail, head of pensions research at Hargreaves Lansdown, said: "Confirmation that death benefits paid from annuities will enjoy the same tax treatment as income drawdown is a welcome equalisation of the new rules. It means investors will not be penalised for selecting the security and efficiency that an annuity offers."

The Chancellor also announced that the income tax personal allowance will rise to £10,600 from April 2015, slightly more than the increase of £10,500 announced in the Queen's Speech in June.

Also from April 2015, if an Isa holder in a marriage or civil partnership dies, their spouse or civil partner will inherit the Isa tax benefits.

COMPLIANCE

Round-up of compliance matters in December

- The government plans to simplify pensions auto-enrolment to ease the burden on employers. The Department for Work and Pensions' consultation *Technical changes to automatic-enrolment: consultation on draft regulations* set out changes to legislation that include the introduction of an alternative quality requirement for DB schemes. *bit.ly/15NzDVd*
- An Employment Appeal Tribunal has ruled that holiday allowance can be carried over if staff cannot take leave because of reasons beyond their control. In 2012, *NHS v Larner* established that staff can take holiday at a later date because of sickness, but in *Sash Window Workshop v King*, the EAT ruled this principle can apply for other reasons. *bit.ly/1zTu8xp*
- The draft Finance Bill 2015, published on 10 December, gave further guidance on changes to pension flexibility. The bill also legislates for changes to individual savings account (Isa) allowances between spouses on death, as announced in the 2014 Autumn Statement (see story above). *bit.ly/1yCdfdg*

ADVICE FROM THE EXPERTS

Richard Kandler
is a pensions counsel at Linklaters

Changes to the taxation of death benefits

In his Autumn Statement, the Chancellor announced that, from 6 April 2015, beneficiaries of individuals who die under the age of 75 with a joint life or guaranteed term annuity will be able to receive future payments from those policies tax-free.

The changes do not affect either the inheritance tax or lifetime allowance (LTA) positions, but they do ease the burden of the current 55% 'special tax charge'.

For payments made before 6 April 2015, the current law continues to apply as follows. If the member dies before reaching age 75, the question of whether there is a special tax charge depends on whether the lump sum is tested against their LTA.

If the benefit is tested against the member's LTA, it does not attract a special tax charge. If it is not tested, the special tax charge applies. This applies to lump sums on death after reaching age 75. Where the charge applies, it is calculated as 55% of the lump-sum death benefit.

But when the reforms come into force, for payments made on or after 6 April 2015, the position will be as follows. There will be no special tax charge on death before age 75, but the charge will apply to lump sums on death after reaching age 75.

For the 2015/16 tax year, the special tax charge will be reduced to 45% from its current rate of 55% of the lump-sum death benefit, and for subsequent tax years, no single uniform rate of special tax charge will apply, but the benefit will be taxed as income at the recipient's marginal rate.

The changes make matters a bit simpler for post-5 April 2015 payments, and in some cases will reduce the tax burden.

@ To read more advice from tax and legal experts, go to: bit.ly/RYrvb6

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- **19 May**
  London Totally Expat Show
  BDC, Islington

The EMEA Global Mobility Summit

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- **6 November**
  EMEA Global Mobility Summit and EMMAs
  Lancaster London Hotel

2015 London Chapter Meetings

- **5 February**
  Global Health Insurance and Managing Expatriates in 'Hotspots'
- **12 March**
  Complexities of Managing Assignees in Emerging Markets, Focusing on Expatriates in Russia and India
- **9 April**
  Diversity and Cultural Awareness
- **11 June**
  Global Mobility in the Premier League
- **9 July**
  Insourcing versus outsourcing – strategies for ensuring your global mobility function is aligned with your business goal

Don't miss out! Put these dates in your diary today.
For more information visit **www.totallyexpat.com**

Preparations are well under way for two of the biggest events in the industry calendar for 2015, Employee Benefits Connect and the Employee Benefits Awards

Get set to be better connected

Employee Benefits Connect 2015 will give attendees an insight into the future thinking of the benefits industry's elite.

The event, to be held at Lancaster London on 4 March 2015, offers the ideal opportunity for HR, benefits and global reward managers to gain valuable insights and updates on the latest industry innovations and to meet leading benefits providers.

This highly popular one-day event focuses on enabling benefits professionals to connect, and offers a range of

workshops, conference sessions and networking facilities for sharing ideas and knowledge.

The dedicated networking exhibition and roundtables will enable delegates to discuss issues and explore solutions with their peers in an informal, relaxed environment.

employee benefits CONNECT

4th March 2015

Lancaster London

Feedback from exhibitors and visitors to the 2014 event was hugely complimentary.

Details of the conference programme and sponsors are available at *www.employeebenefitsconnect.co.uk*.

■ *Employee Benefits Connect is free to attend for HR decision-makers and buyers. Register to attend: www.employeebenefitsconnect.co.uk*

Minister to open keynote session

Steve Webb MP, minister of state for pensions, will open Employee Benefits Connect 2015.

Webb (pictured) will deliver the opening keynote at this year's event, which takes place on 4 March 2015 at the Lancaster London.

In his keynote address, Webb will cover pension flexibilities, progress on the Pension Schemes Bill and auto-enrolment, as well as pension reforms.

The four streams at the 2015 Employee Benefits Connect conference will cover financial wellbeing, benefits strategy, global reward, and wellbeing in the workplace.

Don't miss the extended deadline to enter Awards

The Employee Benefits Awards 2015 entry deadline has been extended to Monday 12 January, so there is still plenty of time to submit your entry.

Entries will not be accepted beyond this date, so make sure you don't miss out on the chance to win an industry-leading award for benefits excellence.

For all the information you need to enter, along with the category details and entry forms, see *www.employeebenefitsawards.co.uk*.

There are 23 categories, so there is sure to be one to recognise your hard work.

Workplace stress and mental health issues form one prominent category in the 2015 awards. Have you launched a resilience programme for staff or an employee assistance programme? Perhaps you have taken steps to reduce stress in the workplace or supported staff with rehabilitation after stress-related absence. If so, the award 'Best mental health resilience strategy' could bring you the recognition you deserve.

employee benefits Awards & Summer Party 2015

IN ASSOCIATION WITH MERCER

Meanwhile, the category for 'Best DC pensions change' could suit organisations that have taken steps to change their defined contribution pension scheme to improve member outcomes.

And if your organisation operates internationally, the 'Best international or expatriate benefits' accolade could be for you.

Providers, consultants and advisers can also enter employers with which they have worked.

@www.employeebenefits.co.uk/events

@ email us at **eb.editorial@centaur.co.uk** with your views

PEOPLE MOVES

Amey appoints Deninson

Ian Deninson has joined public service provider Amey as group HR and communications director. As part of the executive team, Deninson will lead and deliver the group's HR strategy and play a role in driving growth targets. Previously, he held senior UK and international HR director positions at organisations including Carlsberg Group, Chesapeake Corporation and Dulux.

HSBC promotes Strid

HSBC has promoted Maria Strid to group performance and reward global projects lead. Strid's previous roles at the bank were head of performance and reward UK, and deputy head of performance and reward. Before that, Strid spent six years at Santander UK, most recently as head of reward and international mobility, and five years at Arup as a reward specialist.

Holt moves up at BAE Systems

BAE Systems has promoted Natalie Holt to UK head of compensation. She will work with the HR director, reward to ensure high-quality, accurate and efficient reward services, and will develop effective and positive relationships with the business. Holt's previous roles include HR manager, group reward at BAE Systems, senior HR adviser at Raymarine and a reward and recognition analyst at Twinings.

Wall joins Parabis Law

Law firm Parabis Law has appointed Patricia Wall head of reward. She will develop reward structures, define a programme of reward improvements and build a reward philosophy to underpin the organisation's reward strategy. Wall's previous roles include interim reward manager at HJ Heinz, reward manager at British Gas Business, and compensation and benefits consultant at Dentsply.

Nisbett moves to FCA

The Financial Conduct Authority has appointed Patricia Nisbett reward manager. She will be responsible for maintaining a strong employee reward structure at the financial regulator. Nisbett's previous roles include total pay manager, Europe, the Middle East and Africa (EMEA) at Starbucks, reward manager at Fox International Channels, and HR reward manager at Marks and Spencer.

LINKEDIN DISCUSSION BOARD

In *Employee Benefits*' December cover feature, editor Debbie Lovewell-Tuck questioned whether benefits benchmarking is still relevant.

"Benchmarking what benefits are offered, to which people and at what cost, will always be a vital piece of research and analysis. However, merely 'keeping up with the Joneses' is not the answer..."
Michael Cope, reward and performance manager

"Benchmarking merely compares benefits to the market, thus avoiding the possibility of overspend, but keeping in line with the market. The point is that benefits packages may need to change as workforce demographics change. I think people are possibly missing the point of benchmarking. Benchmarking is merely comparing your offering with that of competitors. What is done with that information is a completely different thing."
Laurence Power, technical consultant, Generali Employee Benefits

"Benefits benchmarking is most useful in checking the level of provision you should offer for the benefits you have selected. Benchmarking will only tell you what everyone else is already doing, and that doesn't help [employers] focus on employees' needs or help to differentiate and become an employer of choice. It is more important to talk to your staff and find out what they value and are interested in. A limited number of valued benefits is better received than a wide portfolio of benefits they will never use."
Adam Nuckley, reward consultant, Innecto Reward Consulting

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100 Club column

Nadeen Jackson-Barker is HR reward manager at Axa UK

Make communications engaging

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Is there a right way to communicate that will drive engagement in your organisation's employees?

With workforces becoming increasingly diverse, it is more and more difficult to find the right communication approach to engage staff.

And with shrinking benefits budgets and soon-to-be five generations in the workplace, how can employers be sure to communicate benefits programmes in a way that is effective and packs an engagement punch?

Like many organisations today, Axa UK's approach is often multi-channel, with a scattergun effect, using all possible methods, from posters to deskdrops, to email alerts and roadshows. But in this fast-paced world of digitalised information, employees may think such communication is just another form of spam.

The tide of change for how we communicate with our employees is certainly upon us, but what is the right direction to take?

A huge number of articles have promoted segmentation as the best way to go, but I think more focus should be placed on personalisation, rather than just a blunt attempt by the employer to box employees into groups based on age and gender, with personal preferences not necessarily identified.

Imagine a world where employees could personally choose the format in which to receive their communications. Perhaps employers think this is likely to be too costly and burdensome.

But as employers, we already create a multitude of communications, so my question is this: are we looking to segment in the wrong place?

Perhaps benefits communication should be about segmenting existing communication materials and distributing it according to employees' individual preferences.

The 100 Club comprises industry leading lights who have contributed to Employee Benefits

This month's big question:

Is shared parental leave a good thing?

The right to shared parental leave can lead to better staff satisfaction, motivation and retention.

The flexibility of the new right can benefit both male and female employees. Fathers can take a more prominent role in caring for their children from day one and mothers will have the opportunity for more support at home or can return to work earlier.

Most employees will welcome this extra flexibility, and if they don't, traditional maternity and paternity leave is still available.

The big advantage of the new rule for employers is in the way it supports a diversity agenda by breaking down the gender stereotype of women as the primary child carer, thereby encouraging the engagement and retention of women in the workplace.

In practice, a larger number of employees taking shorter periods of leave to care for children may be easier to manage than current lengthy periods of maternity leave. This is because a mother may be more willing to return to work early from maternity leave to work on a specific project, for example, if shared leave can be taken later in the year.

Staff who are too stretched by balancing work and domestic responsibilities in the early days of childcare are unlikely to be productive and the leave enables men, in particular, to take a longer period of leave when it helps them.

Employee satisfaction is key to motivation and retention, and shared parental leave can help employers achieve this. Ultimately, its value rests on employees actually taking it, and employer endorsement, including through the offer of enhanced pay, is key to this.

Gemma Parker is senior employment lawyer at Linklaters

Shared parental leave is a crucial next step in developing family-friendly workplaces.

Any organisation that wants to attract and retain the best staff must recognise the significance of this legislation to its talent management strategy.

Shared parental leave should build on a bigger commitment to workplace agility, recognising employees' needs and ensuring that they can work in a way that supports them in managing their priorities inside and outside work.

For example, 50% of the requests for our Time Out arrangement, which is a four-week block of unpaid leave in addition to normal leave entitlement, which we introduced in June 2014, have come from men.

Over the last decade, we have seen the expectations of our staff (regardless of gender) change and, although remaining extremely hard-working and ambitious, they recognise the importance of prioritising family life.

It is this behavioural and cultural change that businesses must be aware of and adapt to.

By communicating their policy for shared parental leave now, organisations will give their employees time to understand and prepare for any impact it might have on the workplace.

I believe shared parental leave will encourage growth in the acceptance and adoption of agile working across the UK business community, with both fathers and mothers seeking to balance their family commitments with their careers. I am sure we will see this lead to a happier and, in turn, more productive workforce for those that get it right.

Emma Codd is managing partner for talent at Deloitte

These reforms are a very welcome development. It is truly encouraging to see the government acknowledging the importance of supporting parents to make genuinely free choices about their work and family lives.

By removing one of the key barriers to fathers playing a full and equal part in family life, the reforms will both support more new fathers to be involved in caring for their child, and give mothers more choice as to when, and if, they return to work after the birth or adoption of a child.

Embracing shared parental leave is undoubtedly a good thing for employers. Not only will it lead to improved employee retention, reducing the necessity for recruitment and the associated costs, but supporting new parents allows businesses to keep talented staff who will make a positive contribution to a business over a number of years.

Ensuring that employees who have a new child have a good experience of parental leave and returning to work is one way that employers can demonstrate commitment to their employees' wellbeing and earn their long-term loyalty.

The workplace itself benefits from the improved motivation and wellbeing among employees with young children who are confident about both working and meeting their family commitments.

There are a number of issues to address, and a range of areas where more work is required, but, as a first step, shared parental leave is, at least, a welcome move in the right direction.

Ellen Broome is director of policy, research and communications at the Family and Childcare Trust

Do you agree with these views? Join the discussion by searching for the **EmployeeBenefits** group on LinkedIn

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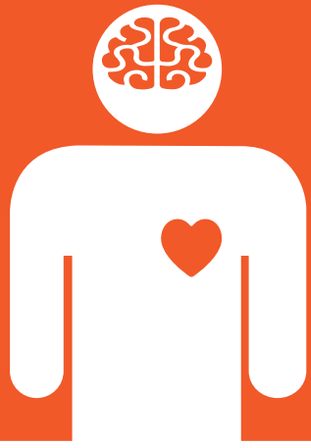

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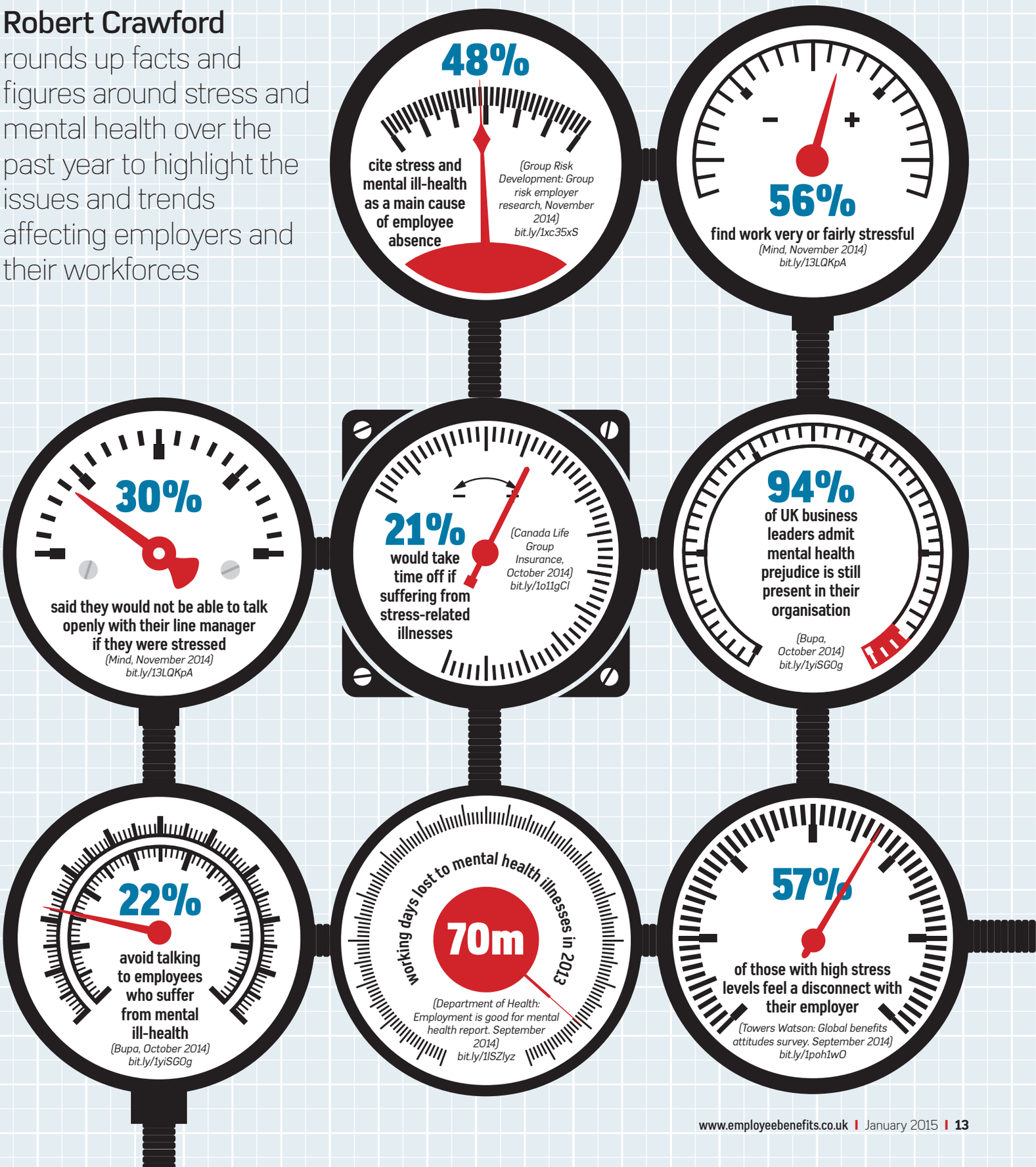
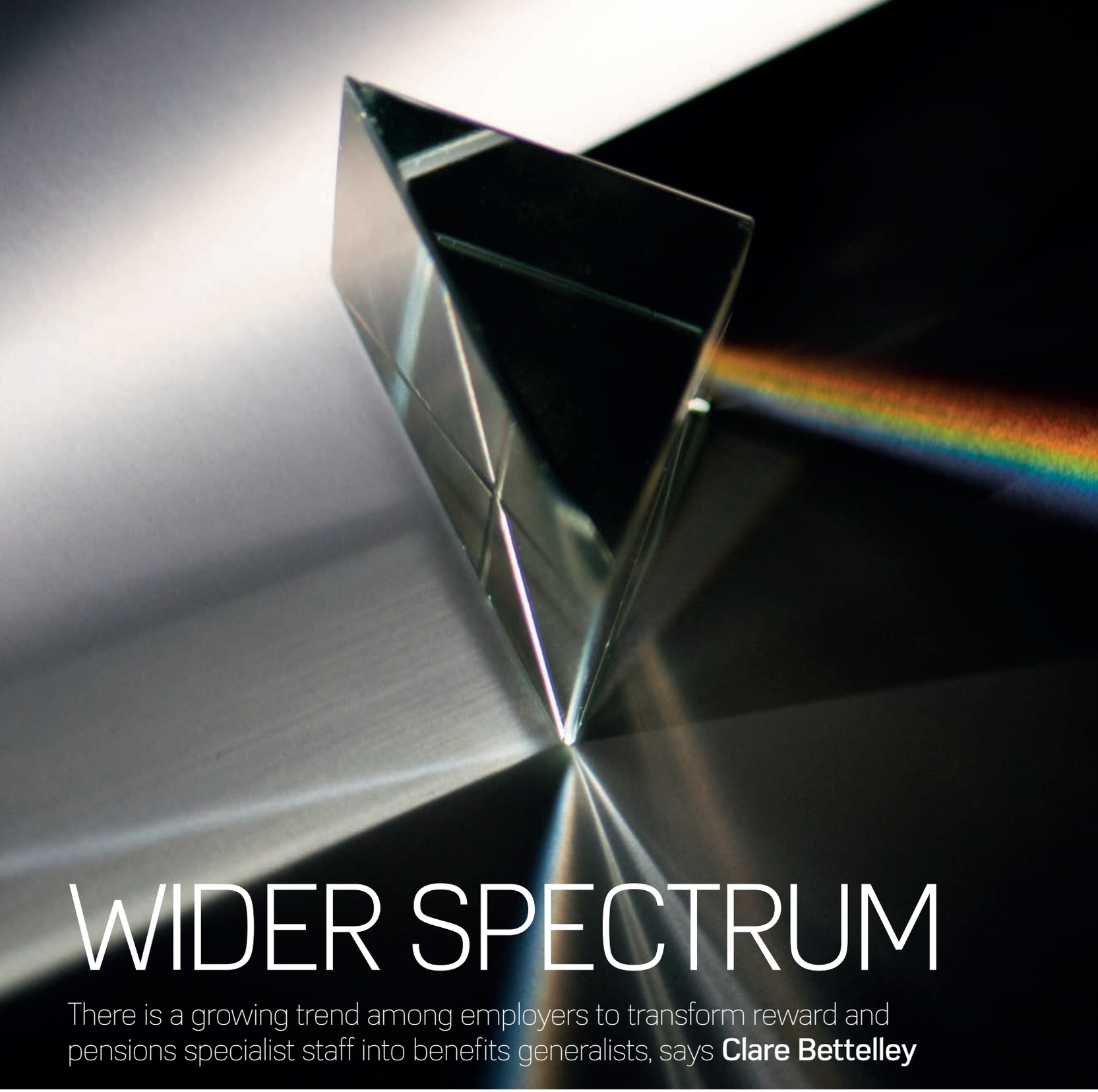
STRESS IN NUMBERS

Robert Crawford rounds up facts and figures around stress and mental health over the past year to highlight the issues and trends affecting employers and their workforces





WIDER SPECTRUM

There is a growing trend among employers to transform reward and pensions specialist staff into benefits generalists, says **Clare Bettelley**

A pensions specialist recently expressed concern about a plan by their boss to transform them into a benefits generalist.

Not only did the specialist fear the learning curve involved in understanding the complexities of issues such as pay setting and share scheme management, but they also questioned how they could find the time to expand their knowledge base in light of their already-enlarged remit.

A reduction in the size of benefits teams, as well as their budgets, is helping to drive the trend for benefits professionals to expand their knowledge base, particularly in small and medium-sized enterprises.

Dale Critchley, policy manager at insurer Friends Life, which has been acquired by Aviva, says: "It's something we are seeing and something we've actually done within our organisation, so it's not something that's limited to smaller employers.

He says the provider, along with many of its employer clients, is dispensing with the pensions specialists within its benefits team because of the shift from defined benefit (DB) to defined contribution (DC) pension schemes, with providers and trustee boards picking up this workload. Although this is not a new development, it is still happening in a number of organisations.

For some benefits professionals that, so far, have chosen to specialise in particular areas of benefits, this move

> We may not see HR laying off specialists, but they are not replacing them"
>
> Tim Johnson, Arthur J Gallagher

towards a more generalist approach is a significant change. Employee benefits consultancies (EBCs) are therefore being drafted in to support many benefits teams.

Tim Johnson, chief executive of benefits and HR consulting at employee benefits consultancy Arthur J Gallagher, says: "We have seen the trend of employers outsourcing their benefits [support] to consultants over the last couple of years. We may not be seeing HR departments laying off compensation and benefits specialists, but they are not replacing them when they move on."

Benefits teams' mounting workloads are causing employers to rely more on EBCs, which also explains their diminishing need for in-house benefits specialists.

Jonathan Kitterhing, head of the reward practice at recruitment firm Frazer Jones, says: "Benefits professionals are less strategic than people think because they are relying

JACKO

IF YOU READ NOTHING ELSE, READ THIS...

- **Many employers are replacing benefits specialists with generalists.**
- **The shift from DB to DC pension schemes is a driving factor.**
- **Professionals can add knowledge by attending conferences and networking with industry peers.**

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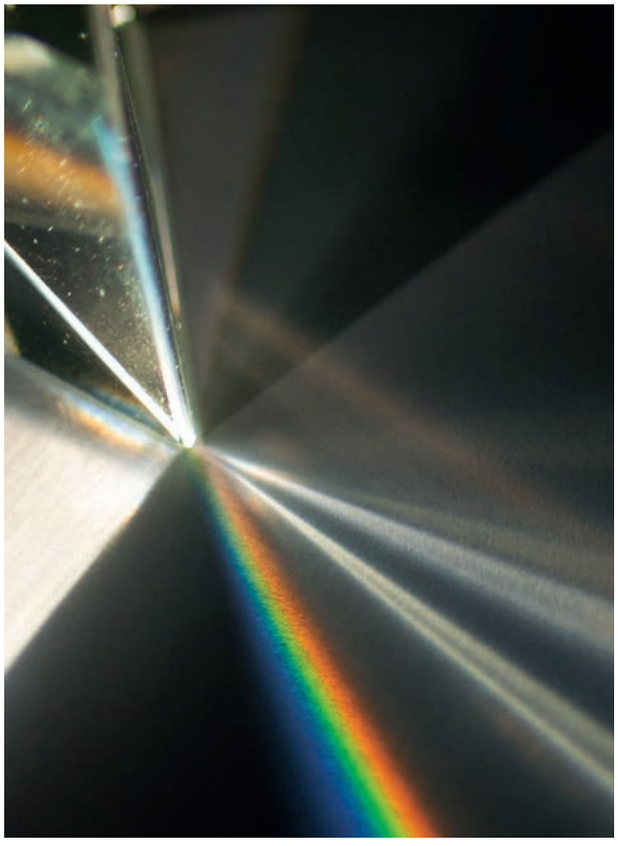


on EBCs to give them ideas about what their [benefits] package could look like. They aren't creating it from scratch."

However, not all organisations want to outsource their benefits workload to consultancies, according to Janine Sparks, head of reward and performance at Southern Water.

Sparks, who is currently transforming the utility firm's reward professionals into broader benefits specialists, says there will always be a need for reward professionals who understand reward and how it can best be used to drive business results.

However, having employees with a broader knowledge base is better for organisations because they can avoid having to rely on one individual for all the knowledge in one specialist area (see box below).

But it is not always possible, or indeed realistic, for benefits professionals in smaller teams to keep abreast of all market areas, even if it is not in any great detail.

Neal Blackshire, reward manager at McDonald's Restaurants, has experienced this struggle. "Years ago, we used to ensure that two of our three team members knew about everything [in the market], so if one of us was off sick, there was always someone who knew what was going on, but in the last two years, that has become more difficult because of our increased workloads," he says.

All his team members now have specific areas of focus within reward and benefits, while interns are tasked with helping to manage the team's administrative duties.

But however employers approach their benefits team structure, line managers need to allow staff to take time out from their working day to develop their skillsets.

Industry bodies, such as the Chartered Institute of Personnel and Development (CIPD), along with trade publications and employee benefits events, can help benefits professionals to expand their knowledge base.

Industry events

But industry events are not always within easy reach, which means staff may need to take a whole day out of the office to attend them.

Nevertheless, benefits professionals should try to attend as many events as possible. "Benefits professionals need to attend more events and network, so they know what other organisations are doing," says Kitterhing.

Johnson adds: "It's easy for them to pay lip-service to these things and subscribe to industry magazines and leave them on their desk for a month, and not go to conference sessions when they should be broadening their reading, their engagement and their conference attendance."

He says HR and benefits professionals also need to take advantage of the training and support offered by their EBCs, many of which offer in-house and out-house training for clients, often for free.

Provider support may be less common, but it is often available on request, says Friends Life's Critchley.

"HR and benefits professionals need to ask for information; they have to be proactive about it," he says. "I say to any ➤

CASE STUDY **SOUTHERN WATER**

Janine Sparks, head of reward and performance at Southern Water, is in the process of transforming the organisation's reward professionals into broader benefits specialists in order to better support the needs of the business.

"Having staff with a broad understanding of reward rather than a narrow understanding of a specialist area is, in my view, a win-win [situation]," she says.

"It is good for the employee because it gives them more choices in terms of career development; it is good for the organisation because it does not have all the knowledge of one specialist area vested in one person; and it is good for the line manager in terms of teamwork and collaboration."

Each team member has a development plan, which is based on 70% learning at work, 20% coaching from others and 10% formal training.

"We build it into the work we are doing to develop the reward strategy, so we learn by doing, while buddying up with someone who is already an expert in that element of reward," says Sparks.

Southern Water also offers a number of internal programmes to develop employees' personal skills.

Sparks explains that she cherry-picks external training based in London because of the employer's location in Worthing on the south coast of England.

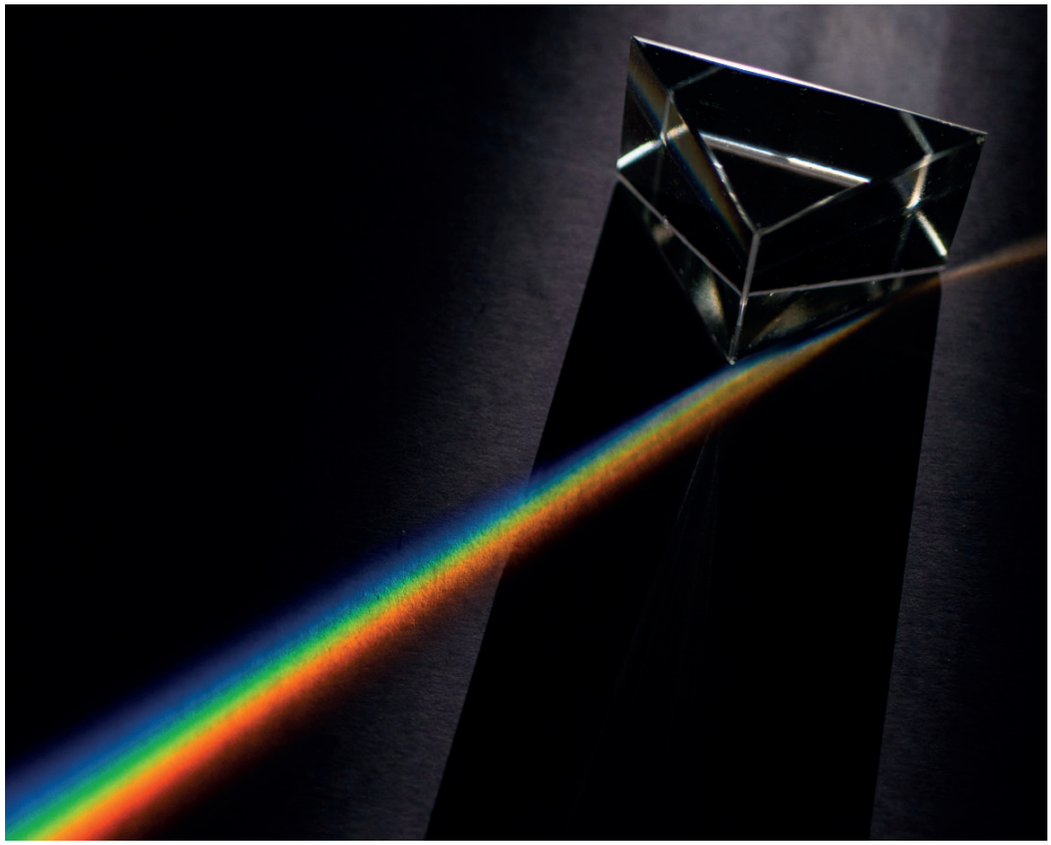
"Employee Benefits Live is really good value to learn from others," she adds. "We had a session when we shared learnings from the seminars we all attended at Employee Benefits Live in September."

Sparks believes she is helping her team members to create greater career choices

with more flexibility by expanding their skillsets, and would encourage other reward and benefits managers to do the same.

"A lot of research has been done about different generations, and learning and career development is what generation Y wants in particular," she says.

Aspiring reward and benefits professionals should also seek to broaden their knowledge, says Sparks. "Once employees get the learning bug, there is normally no stopping them," she adds.



employee who is in a new role that if they don't know, they should ask. They shouldn't suffer in silence and think that a lack of knowledge is in some way a sign of weakness. Just because someone is given them a job to do, it doesn't mean they can do it."

Arthur J Gallagher's Johnson agrees. "There is definitely a fear factor [with HR and benefits professionals]," he says. "They fear that if they make it obvious they don't understand something, they'll be embarrassed and also get charged a lot of money [for support].

"When we talk to HR professionals, we realise they understand HR and the law around HR and the nature of people and talent management, but they don't generally understand the intricacies of pensions legislation or life assurance or medical changes. Why should they?"

But benefits professionals should not become so intent on expanding their knowledge base that they lose sight of their primary role within the organisation. "They are there, first and foremost, to help their management run their business," says Johnson. "They are not there to try to be an outsourced benefits expert or a flexible benefits expert or an actuary."

Benefits professionals must therefore recognise and understand the evolution of their roles and the time constraints they will face in looking at the number of market areas they can realistically learn about.

But Charles Cotton, performance and reward adviser at the Chartered Institute of Personnel and Development (CIPD), believes the acquisition of ancillary skills, such as the tender management required for benefits provider appointments, should not be neglected in the process.

> "HR and benefits professionals need to ask for information; they have to be proactive about it"
>
> Dale Critchley, Friends Life

"Benefits professionals have got to become more savvy and aware around, for example, their legal colleagues, to ensure that contracts are drawn up in such a way that providers deliver what is required to meet the needs of their organisation," he says.

Specialist skillsets

Frazer Jones's Kitterhing says benefits professionals with specialist skillsets should consider that they may reduce their opportunity to demand a higher salary if they become a generalist.

But Friends Life's Critchley adds: "If this is becoming the expectation among employers [to become a generalist], then as far as career prospects are concerned, it can only be a good thing."

Benefits professionals therefore need to evaluate their current role and their employer's plans for team development and then decide which career direction they want to take and what is required for that to happen EB

Clare Bettelley is associate editor at *Employee Benefits*

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DRIVING HOME THE POSITIVES

The right tactics can help employers boost take-up of a salary sacrifice car scheme, says **Marianne Calnan**

Salary sacrifice car schemes looked set to be the fastest-growing benefit offering via flexible benefits plans in 2014, according to the *Employee Benefits/Towers Watson Flexible benefits research 2014*, published in April, which found that 22% of respondents were planning to add the perk to their benefits offering.

So how can employers boost employee engagement with the perk in order to maximise take-up levels?

Range of cars

They can start by offering employees a wide range of cars from which to choose, including low-CO_2 (carbon dioxide) models.

Staff who drive cars that are provided through a salary sacrifice arrangement can reduce their motoring carbon footprint by up to 42%, according to research by car salary sacrifice scheme provider Fleet Evolution in February 2014.

Naomi Barringer, head of HR at the Transport Research Laboratory, says: "As long as employees look after the car, they only need to add fuel and the scheme can be tax-efficient if a low-emission car is chosen."

A comprehensive communications campaign is one of the most effective ways for employers to boost employee engagement with a scheme, and staff seem receptive to receiving such information.

A survey by car salary sacrifice scheme provider Zenith, published in July 2014, showed that 85% of employees who are eligible to take part in a salary sacrifice car scheme would be open to further communication about the perk.

A positive, sustained and concise campaign delivered through roadshows, intranet sites, internal magazines, emails and flyers can succeed in engaging employees.

> "As staff take up a scheme, its popularity will increase"
>
> Naomi Barringer, Transport Research Laboratory

For example, geographical information systems organisation Esri UK communicated the launch of its car salary sacrifice scheme through a workplace roadshow, where staff were invited to discuss the benefit with the scheme provider and Esri's HR team.

TRL's Barringer says face-to-face presentations, with plenty of opportunity for staff to quiz the scheme provider and their employer, work well. "I also believe that, as staff take up a scheme and share their experiences with their colleagues, its popularity will increase," she adds.

Communication campaigns should typically be launched a couple of months before a scheme is rolled out.

Andrea Wagley Talreja, reward manager at fast food restaurant chain KFC, says: "Depending on what the scheme objective is, an employer may tailor its communications, audience and structure."

A robust communications campaign can also help to dispel any fears staff may have about a salary sacrifice car scheme, which often relate to its overall cost.

For example, employees should be made aware that a scheme will enable them to buy a new car for below the retail price and make significant savings in income tax and national insurance contributions.

But employers must ensure they have the scheme basics right before thinking about employee engagement. This means having a clear objective for the scheme, and a robust system for keeping up to date with administration.

Key risks

Organisations must also be sure to identify the key risks associated with a car salary sacrifice scheme.

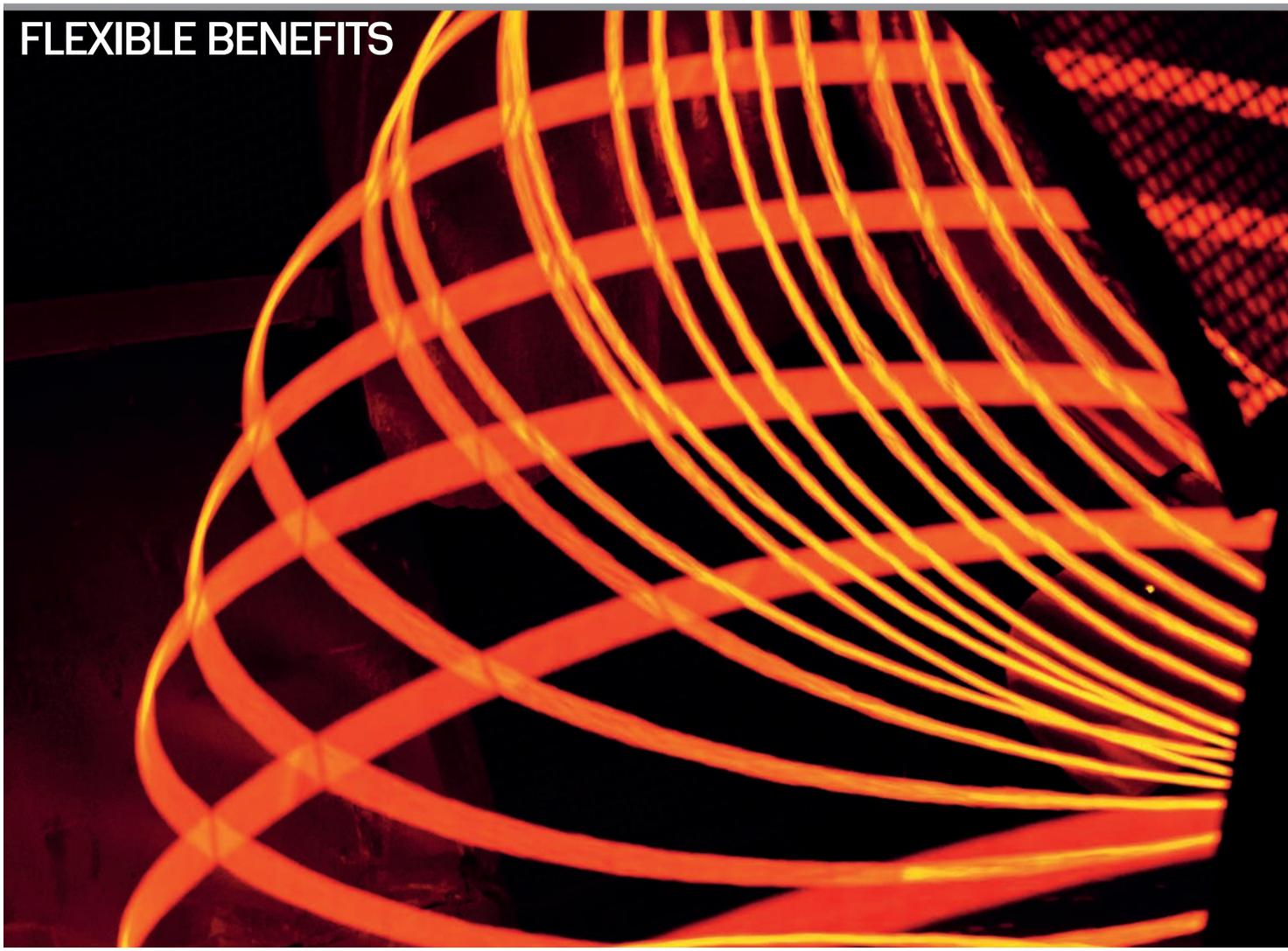
Common risks include road traffic accidents, which could result in the death of an employee or a third party, and staff terminating their scheme membership early because of redundancy, for example.

But most importantly, employers must ensure the scheme aligns with the needs of their workforce, which they can determine by conducting staff surveys and focus groups to assess employee requirements EB

IF YOU READ NOTHING ELSE, READ THIS...

- **Employers should have clear objectives for their scheme.**
- **Scheme risks include the early termination of contracts.**
- **Staff may be more engaged with a scheme that offers low CO_2-emission cars.**

SHUTTERSTOCK



FLEX INTO THE FUTURE

Technology will play an increasingly important role in flexible benefits this year, says **Alison Coleman**

IF YOU READ NOTHING ELSE, READ THIS...

- **Technology will be a key driver of flexible benefits developments in 2015, particularly around integration technology that combines access to flex with personal finance and external links, such as price comparison sites.**
- **Health and wellbeing will feature prominently in flex offerings, with more options for health monitoring as well as access to health and wellbeing initiatives and support.**
- **Flex could be a deal-breaker in talent acquisition because benefits that reflect individuals' needs are likely to attract high-quality candidates.**

SHUTTERSTOCK

As another year begins, HR and employee reward teams will be reflecting on what has worked well in their flexible benefits schemes so far and looking ahead to what 2015 might bring to the broader flex arena..

Edward Smithson, head of flex and share plan at Buck Consultants at Xerox, says HR technology will continue to play an important role in the evolution of flex. This will help to drive the integration of flexible benefits schemes into employers' wider reward strategies, as well as how plans are communicated to staff.

"Currently, an employer's flex scheme will often sit to one side of the wider reward package, particularly in how it is communicated," he says. "We are seeing greater demand for platforms that integrate flex with non-flex items of remuneration to give employees the full picture."

For example, an employer might provide share plans or different types of pension arrangements, based on variable pay, yet flexible benefits systems will traditionally show a single, often basic, salary. Some systems, such as Buck's Compass scheme, consolidate flex with share plans, multiple legacy pension scheme arrangements and other aspects of non-flex remuneration.

Consolidated information

"Busy employees want access to consolidated information in one place and don't want to have to look up separate pieces of information on different systems to get the full picture," says Smithson.

The sophistication of the latest platforms and portals also enables the aggregation of smart educational and financial modelling tools, as well as links to other sites. Some technology systems go further by enabling ➤

staff to bring together their personal finances and workplace benefits, combining traditional banking and workplace reward plans, including flexible benefits.

For example, Aon Employee Benefits' platform Bigblue's money module aggregates an employee's personal finance-related products and services, such as credit cards, bank accounts, mortgage payments and standing orders, which cannot be seen by their employer, alongside their employee benefits. The technology is agnostic and works with an employer's providers, supporting its corporate and staff needs.

Jon Bryant, area director for London at Aon Employee Benefits, says: "The money module analyses income and expenditure, and can therefore help an employee to make the most appropriate flex choices. For example, they can use disposable income to fund tax-efficient flex choices, or avoid duplicating personal insurances that are part of their core benefits. Or they may take advantage of flex benefits rather than using high-street insurances."

The flexible benefits offering itself will also come to look quite different in the months and years ahead. One change is likely to be more use of 'anytime' benefits, says Smithson.

"We talk about flexible benefit schemes, but they are often not that flexible, forcing employees to set their benefits at the start of the year and only allowing changes following lifestyle events," he says. "The relaxation of salary sacrifice rules around pensions are the first step towards a truly flexible environment where employees can adapt their benefits to fit their lifestyle throughout the year."

> "A one-size-fits-all approach to reward is no longer suitable"
>
> Jade Gange, Capita Specialist Recruitment

This will allow employers to integrate more seasonal initiatives into their flex packages, for example around Christmas and Easter. The technology will also be in place to enable staff to log into their package and make changes to their benefits choices at any time to suit their needs.

Wearable technology

Another likely development is further integration of health and wellbeing benefits into flex schemes. For example, wearable technology is already being introduced into the workplace to help employees to track, log and monitor their wellbeing progress online, as well as access information and resources to help them lead healthier lifestyles.

As organisations compete for the best talent, flexible benefits are also likely to become a vital negotiation tool.

Jade Gange, consultant at Capita Specialist Recruitment, says: "As more employees seek a package that fits their individual needs, a one-size-fits-all approach to reward is no longer suitable, making the ability to provide tailored benefits ever more important. With this focus, online flex will continue to be rolled out as employers hand control of reward schemes back to staff.

"However, the current pace of change is such that it is difficult to predict what is in store even a few months down the line, so [organisations] must be willing to be adaptable with employee benefits and prepare for a rather unpredictable future." EB

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Gadget insurance	100%
Cars (low emission)	92%
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Mobile phones	52%
Company cars	48%
Financial advice/counselling	34%
Dining card	30%
Gym membership	16%
Buy/sell annual holiday leave	14%
Give-as-you-earn/payroll giving	14%
Hospital/health cash plan for employees	14%
Health screening for employees	12%
Employee critical illness insurance	11%

Source: *Employee Benefits/Towers Watson Flexible benefits research 2014*

Alison Coleman is a freelance journalist

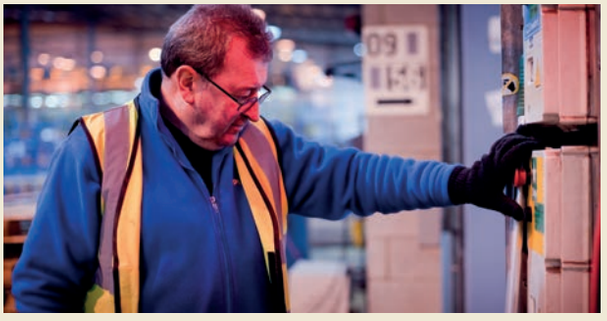
@ Read also ***The pros and cons of moving away from annual flex enrolment windows at*** bit.ly/1psBhyC

CASE STUDY **WOLSELEY**

Relaunched flex scheme is hot topic among staff

Heating engineering firm Wolseley UK relaunched its flexible benefits scheme to update its offering and give the scheme a new lease of life. Last year, it moved its flex enrolment window to August in line with its financial year and introduced a broader range of benefits.

All 6,200 employees receive a flex fund worth 1% of salary, which they can use to buy additional benefits. New options offered through the plan include a bikes-for-work scheme, AA breakdown cover and a Gourmet Society dining card, in addition to existing benefits, such as dental insurance, life insurance and critical illness cover.



Employees can also choose to pay the 1% of salary into their defined contribution plan, or take it as cash.

Wolseley UK's relaunch of its flexible benefits scheme is already paying off, with 25% of employees logging on to the system when the new benefits were introduced, and 140 of them selecting the bikes-for-work option.

Neil McCawley, head of reward, benefits and policy at Wolseley, says: "Our benefit scheme is part of our HR and reward strategy and recognises the individuality of our employees and the fact that they may require different benefits, depending on their circumstances."

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BEAT THE CLOCK

Employers face a race against time to be ready for this year's pension reforms, says **Robert Crawford**

IF YOU READ NOTHING ELSE, READ THIS...

- **Pension providers are mulling over the creation of new products to help staff access their pension savings.**
- **Eligible employees might have to wait up to two weeks to access their pension savings from April 2015.**
- **Employers, trustees and providers are now waiting for the pension reforms to receive royal assent.**

SHUTTERSTOCK

With just a few months to go before major pension reforms take effect in April 2015, will the market be ready for employers to make the necessary changes to their defined contribution (DC) schemes?

The changes include a charges cap, new governance requirements and the Chancellor's 'freedom and choice' reforms, announced in the March 2014 Budget.

But the legislation is still progressing through Parliament, which makes it impossible for employers and pension providers to ensure they will comply with the new rules. The Pension Schemes Bill must be finalised and receive royal assent before they can do so.

Nevertheless, the market will have to be ready because many pension scheme members, especially those that have reached the age of 55, want to take advantage of the new flexibilities.

Pension providers are currently mulling over the creation of new products to help staff access their pension savings.

Michael Jones, pensions lawyer at Linklaters, says: "Pension providers are in a race to design new products that offer scheme members a choice of annuity, income drawdown and flexible lump sums, while also providing good investment returns."

But Graeme Bold, head of workplace propositions at Standard Life, adds: "The critical thing is [for employers] to offer two different routes of support by building something online and to offer support to members over the phone. It could be a mixed approach between providers, but one area where there will be innovation is annuities."

Access savings

The time it takes for pension providers to allow employees access to their savings is also expected to vary. Savers with Legal and General and Aviva, for example, could have to wait up to two weeks from April 2015, whereas Scottish Widows aims to process requests in a week and Standard Life in just a few days.

"There are two aspects to this: being able to pay out quickly and staff being paid in a tax-efficient way," says Bold. "It is about making sure we keep moving during the upsurge in demand come April 2015. It will be difficult, but we will be ready."

While pension providers work to bring new products to market, employers and trustees are grappling with the task of weighing up which flexibilities, if any, to offer their DC scheme members. "It is a difficult task when weighing up the administrative and cost implications of the various options with the paternalistic pressure to do the right thing by the member and offer enough flexibility," says Linklaters' Jones.

This may explain some employers' lack of communication with staff about the reforms. Aubrey Harrison, head of trustees at AT&T, says: "Unfortunately, we have not yet started to inform members about the forthcoming changes. It is something we realise we have to do, but at the moment we have not got anything in place."

But this is not to say employers are doing ➤

nothing while they wait for the legislation to be passed. Many employers are reviewing their pension scheme design and operational issues, such as training.

Ben Bramhall, commercial director at pensions and benefits consultancy Xafinity, says: "There is a lot of activity as schemes look to prepare for the reforms. Decisions are still being made in relation to exactly what changes will be implemented with effect from April and, in some cases, employers are still awaiting information from providers to enable them to make these decisions.

"Strategies will also evolve as we move through April, and there is more evidence around member behaviour. Ultimately, on 6 April a member with multiple DC pots who calls up the various scheme administrators to withdraw their pension pots immediately could receive a variety of responses."

The National Association of Pension Funds suggests there is still confusion over the pension reforms and warns that some pension schemes and providers will not be ready.

Questions raised

The trade body has raised 101 'known unknown' questions with the government ahead of the changes (see column right).

If pension schemes and providers are not ready, members may have to find an alternative route to access their new freedoms.

Ian Neale, director at pensions technology provider Aries, says: "It is a segmented market and all pension schemes have DC providers, while some employers will set up schemes. It will largely be down to providers as to whether the reforms can be fully implemented." EB

Robert Crawford is a reporter at *Employee Benefits*

@ **Read also *What are the new flexible retirement options?* at** *bit.ly/1udyOxi*

WHAT THE MARKET AND SCHEMES HAVE TO BE READY FOR

Charge cap of 0.75%

GOVERNANCE REQUIREMENTS: Pension providers will have to set up independent committees to monitor their investment and administration activities from April 2015.

FREEDOM AND CHOICE REFORMS: Schemes need to provide an annuity, allow employees to take 25% cash and allow drawdown.

WHAT PROVIDERS ARE DOING

LEGAL AND GENERAL: The trustees of the L&G master trust have redesigned the default strategy around three primary exit routes: exit to cash, exit to drawdown and exit to annuity. This is to reduce the de-risking period from 10 years before retirement to three years before members plan to access their funds.

AEGON: It will introduce a new default lifestyle approach to offer a multi-asset fund as the default as staff approach their retirement date. This will offer better investment returns and is more suitable in cases where employees work for longer than they had expected.

THE NATIONAL EMPLOYMENT SAVINGS TRUST: Nest is seeking single-year maturity gilt funds to bolster its default investment strategy for members' savings. The government-backed auto-enrolment pension scheme plans to use 10 single-year maturity gilt funds, to be replaced as they mature, in its Nest Retirement Date Funds.

B&CE: The People's Pension will have the uncrystallised funds pension lump sum option in place for April and will look to put a flexible access drawdown option into its offering at some point later in 2015.

STANDARD LIFE: It is managing its readiness to shrink waiting times for employees to access pension savings down to just a few days.

Viewpoint

Richard Wilson is defined contribution (DC) pensions and investment policy lead at the National Association of Pension Funds

Pension schemes are always up for a challenge and are used to dealing with a constant stream of regulatory change. However, the volume of change that schemes are grappling with for April 2015 is unprecedented, with the charge cap, new governance requirements and the 'freedom and choice' reforms.

But, as I write, the legislation is still progressing through Parliament and many of the regulations that schemes will have to comply with in April cannot be finalised until the Pension Schemes Bill has received royal assent.

This means that schemes may not see the final regulations, covering areas such as the new transfer rules and requirements on members' communications, until a few weeks before 6 April.

We have an excellent relationship with the officials at the Department for Work and Pensions and the Treasury working on the new regulations, and are doing all we can to help them draft the rules quickly. We will also be working hard to help pension schemes prepare, with a series of events in January and February to update schemes on what we know about the requirements.

To help focus minds, we have worked with schemes and advisers to produce a list of more than 100 questions that need to be answered so they can prepare effectively for April.

The more preparation time schemes have, the easier it is for them to manage the costs and risks of change. Doing things at the last minute is not impossible, but it is expensive and members can end up footing the bill.

We know pension schemes will do all in their power to deliver the reforms in a way that is cost-effective for members and gives them the best chance of benefiting from the new freedoms.

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DRAW UP A BATTLE PLAN

Employers must target several key factors to motivate staff, says **Nick Martindale**

The economy may have largely recovered from the global downturn, but conditions remain tough for many businesses, and organisations will need employees to be at their best when they return from the Christmas festivities.

For many HR and benefits professionals, motivating staff for the year ahead will be top of their to-do list in the new year.

Jackie Waller, principal reward consultant at Aon Hewitt, says the consultancy's global employee database reveals that career progression is the main motivating factor for today's staff.

"That is what we see coming up across the age groups as the key engagement driver," she says. "More employers are implementing things like career frameworks, so it is much clearer for employees about where they could go next if they want to remain in the organisation."

There is also a move to empower staff to take more control of their work and personal lives. Paul Hannam, managing director of performance management firm iPerform, says: "Managers often try to motivate staff using systems, processes, incentives and remuneration, yet research and psychology consistently show that the most powerful motivators are intrinsic: autonomy, fulfilment, purpose and a sense of progress."

> "Managers need to make jobs flexible to allow for the expression of talent"
>
> Sharon Olivier, leadership development specialist

Hannam says employers need to give staff the tools to manage stress better, as well as helping them to achieve a better work-life balance.

Research published in 2014 by Waller, Reuz, Poole and Muir at Ashridge Business School backs this up, finding that when an employee experiences a negative emotion, such as being criticised by a manager, it triggers a fight-or-flight response, which may cause the individual to 'shut down'.

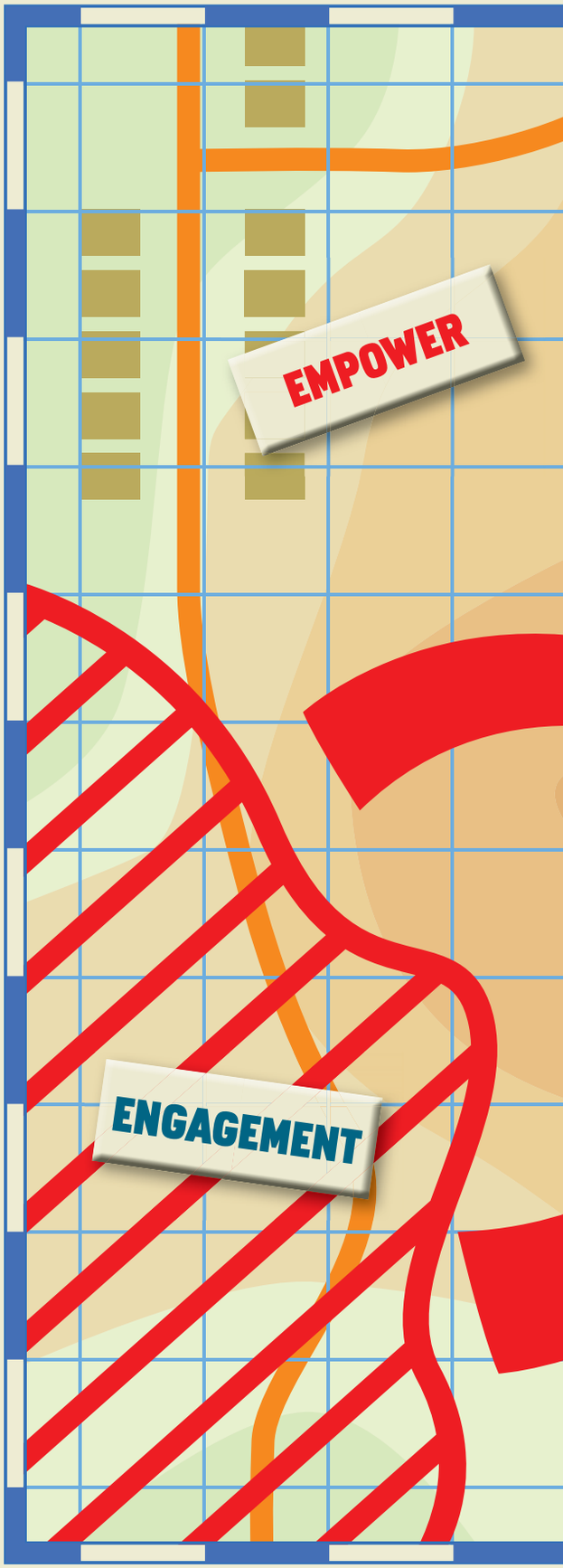
Talents and strengths

Sharon Olivier, a leadership development and organisational wellness specialist, says: "Managers need to make a far greater effort to understand the talents and strengths of their employees, and to find ways to make jobs flexible to allow for the expression of talent."

Employee wellness in general will become more of a focus in 2015, drawing on the strategy's success in the US, says Toby Burton, reward specialist at recruitment firm Eton Bridge Partners, . "There is definitely increased awareness of the need to

IF YOU READ NOTHING ELSE, READ THIS. . .

- **Recognition, career progression and flexibility are all highly valued by today's employees.**
- **Empowering staff to succeed in their work while retaining a work-life balance is also gaining prominence for employers.**
- **Some employers are looking to use the new pensions rules to help motivate and retain staff.**



According to ADP's *The workforce in view 2014-15*, published in November 2014, there is a notable gap between what employees find motivating and engaging, and what HR directors believe to be the case:

30.4%

of employees rank flexible working and the ability to shape their working life as the most important factor for their engagement, just ahead of praise and recognition (30.1%).

70%

of HR directors believe praise and recognition is the chief motivating factor for their employees, followed by fair and open leadership (60%).

look after the wellbeing of employees, and recognition of the business benefits it can bring," he says. "This is an area that will continue to grow."

The focus on staff wellbeing could see more organisations launch charitable or socially beneficial initiatives, says Matthew Gregson, consulting director at Thomsons Online Benefits. "Millennials, in particular, want more than just a place to work," he says.

"They want an employer that inspires and enables them to make a contribution to the local community. Group fundraising initiatives, such as fun runs, hiking expeditions and bake sales, are becoming more popular."

Physical activity

Where there is a physical activity attached to these initiatives, employers can benefit too by having a healthier and less stressed workforce.

But this is not to say that money is no longer valid as a motivator. According to the *Financial stress survey*, published by ➤

> Acknowledge the financial strain that employees are under"
>
> Iain McMath, Sodexo Benefits and Rewards Services

Sodexo Benefits and Rewards Services in April 2014, 22% of staff say their financial situation causes them stress.

Iain McMath, chief executive at the benefits provider, says: "Employers need to acknowledge the financial strain their employees are under, and consider financial wellbeing and support as part of their wider motivation strategies in 2015."

Here, employers may be able to take advantage of the changes around pensions announced in the 2014 Budget. Derek Miles, managing director of consultancy Aspira, has seen a surge of interest in helping staff understand the implications of the pension reforms, particularly employees' ability to access their pots from the age of 55.

Poor choices

"It could be quite demotivating if staff don't know where to go or what to do, or indeed if they make poor choices," he says. "If [employers] can give staff a face-to-face meeting to help them make the right decisions, that would stand them in good stead later on."

Organisations that have to comply with pensions auto-enrolment legislation in 2015 can also use this to their advantage by making employer contributions higher than the minimum amount, says Morten Nilsson, chief executive of Now: Pensions. About 17% of employers intend to do this initially and a further 9% plan to do so further down the line, according to research published in April 2014.

Recognition is another motivational strategy that is in vogue. One4all Rewards' research *The power of thank you*, published in August 2014, shows 34% of staff would be unlikely to leave their employer if they were shown regular appreciation and praise. This can be done through points-based reward systems and peer-to-peer recognition, which sees staff nominate colleagues who have gone beyond the call of duty, sometimes making nominations via social media platforms.

There is also a move to link motivation, reward and recognition with organisations' wider business strategy, giving staff the skills they need to help both them and their employer flourish.

Thomas Giles, founder of international HR consultancy Thomas Giles Consultancy, says: "If you look at very successful organisations, they generally share one common ground: a motivated and engaged team.

Professional development

"In part, that is through well-designed compensation and benefits programmes, but they also provide the training to equip their team members with the skills to do their jobs, as well as programmes to support their ongoing professional development."

This also means giving staff greater autonomy in their jobs, says Professor Vlatka Hlupic, author of *The management shift: How to harness the power of people and transform your organisation for sustainable success*. "The best business leaders are geared towards getting the best out of their people at all times," he says.

"This means ditching the instruction-based 'command and control' approach, involving and engaging people, establishing high levels of trust and collaboration, and inspiring them to unleash their passion for work." EB

Nick Martindale is a freelance journalist

@ Read also ***Motivation can drive productivity*** at bit.ly/1rNaZMO

CASE STUDY **ROCKPOOL DIGITAL**

Autonomy and business objectives connect with staff

Motivating its 50-strong workforce is a key objective for Bristol digital agency Rockpool and its head of people and organisation development, Heather Newton-Lewis.

Its strategy has three main elements: autonomy, career progression, and ensuring staff can see how their role fits in with the organisation's wider objectives.

"It's really important to us that staff feel a level of autonomy in their work because they gain motivation from that," says Newton-Lewis. "We don't have any set hours, and there's also a level of autonomy in how they work and what they work on."

Staff also engage in 360-degree feedback in which they are peer-reviewed and given the opportunity to tackle any potential weak areas. "If they are not very good at taking risks, we might look at getting someone else in the business who is, to work with them on that," she says. "Being the very best at everything we do is a really important concept for us, and we find that is really motivating as well."

Making the link between an employee's work and the wider business goals also helps motivate staff, says Newton-Lewis. "It allows people to feel valued because they can see how their role affects the greater business."

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BACK PAINS NEED SUPPORT

Musculoskeletal disorders are a major cause of staff absence and need tackling, says **Marianne Calnan**

IF YOU READ NOTHING ELSE, READ THIS...

- **Rapid diagnosis and treatment are ideal to tackle musculoskeletal disorders (MSDs).**
- **Education about health should encourage staff to make healthier choices.**
- **Exercise can help to improve employee health and prevent or treat MSDs.**
- **Healthcare strategies should focus on staff needs while also considering costs.**

More than eight million working days were lost in the UK because of musculoskeletal disorders (MSDs) in 2013/14, according to the *Labour force survey*, published by the Office for National Statistics in August 2014.

The survey also found that MSDs caused by work-related activities accounted for 526,000 out of 1,241,000 working days lost through work-related illnesses in 2013/14. So what can employers do to support staff suffering from MSDs and thereby reduce absence levels?

Professor John Savill, chief executive of the Medical Research Council, says a better understanding is needed of how to maintain healthy working environments to minimise the impact of ill-health on productivity. This will be increasingly important as employees remain in work longer.

Early diagnosis and treatment of MSDs can help to minimise the length of absences. Mike Blake, compliance director at employee healthcare and risk management service provider PMI Health Group, says: "A reasonably swift diagnosis and treatment is ideal. The sooner something is done about it, the better."

Another effective strategy is to identify possible causes of musculoskeletal issues in the workplace. Iain Loughran, physiotherapist and director at South Tyneside Foundation NHS Trust, says: "Some of the most effective strategies to support MSDs in the workplace are pre-employment assessments, workstation assessments, self-referral or early access to physiotherapy treatment, implementation of advice by managers, and reduced hours and job responsibilities for staff."

Early intervention is more likely to result in an employee returning to work sooner, particularly if their employer operates a structured return-to-work programme, possibly including a phased return to work and reasonable adjustments to an employee's working environment.

Physiotherapy is a key tool to help staff overcome MSDs. Blake adds: "Ideally, employers need a selection of provisions in place to prevent musculoskeletal disorders. Larger employers could have an in-house physiotherapist, but that is not really financially viable for smaller employers."

Physiotherapy sessions

Private medical insurance (PMI) and health cash plans can help staff to access and fund physiotherapy sessions.

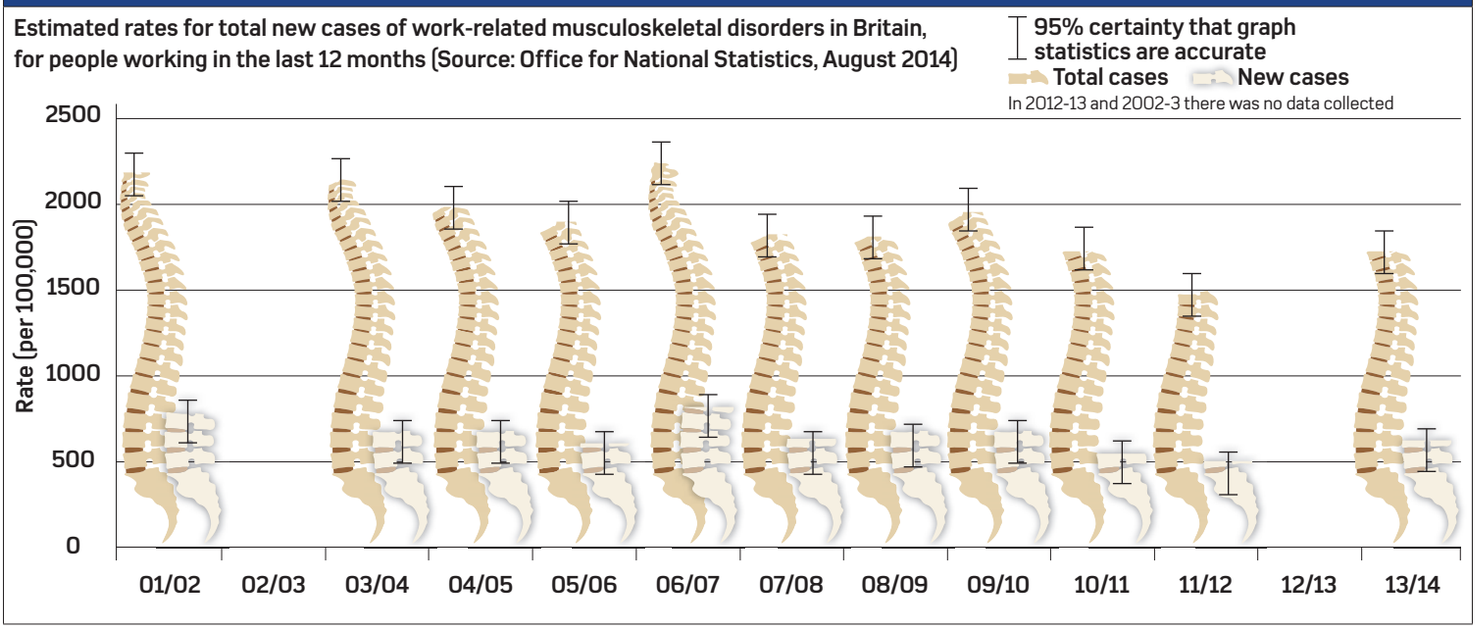
Educating staff specifically about such issues, as well as giving them more general information about health and wellbeing, can encourage healthier lifestyle choices, which can help to prevent health problems.

For example, encouraging staff to exercise can head off musculoskeletal issues, possibly reducing absences. Speaking at employee benefits network Maxis' global conference in Paris in November 2014, Professor Levon Doursounian, head of orthopaedic surgery at Hôpital Saint Antoine, said: "Workplace interventions should be used to promote physical activity because [staff] with high support have higher levels of exercise."

However, in England, 66% of men and 56% of women claim to meet the Chief Medical Officer's recommendations in terms of the ➤

INCIDENCE OF WORK-RELATED MUSCULOSKELETAL DISORDERS

Estimated rates for total new cases of work-related musculoskeletal disorders in Britain, for people working in the last 12 months (Source: Office for National Statistics, August 2014)



amount of physical activity they take part in, according to the Health and Social Care Information Centre's 2013 *Health survey for England: Is the adult population in England active enough?*, published in July 2013.

Employers can facilitate physical activity by providing benefits such as on-site exercise classes, an on-site gym or corporate gym membership, via flexible or voluntary benefits.

But, despite the obvious advantages for employers, some have questioned who should be responsible for supporting staff suffering from MSDs: should it be down to employers to implement initiatives, or should individuals or the NHS take more responsibility?

PMI's Blake says: "The individual, the NHS and employers are all responsible for health and wellbeing in the workplace. But the employer has the biggest load to bear and the most capacity for prevention. Line managers need a back-up plan to refer people into, which they can only do when there is a problem already, rather than as a preventative tool."

Loughran adds: "Beyond cost, it is often down to what is practical, in that fit staff and those who are off sick are easy to manage. Staff on phased returns to work require more effort to accommodate."

Supporting staff with MSDs can also reduce employers' costs, even when the benefits spend is taken into account.

Mark Sharpe, rehabilitation clinical lead at healthcare provider Aviva UK Health, says MSDs are one of the largest contributors to workplace costs, so employers need a robust strategy in place to treat them.

In future, employers will be able to draw on the findings of the Arthritis Research UK/MRC Centre for Musculoskeletal Health and Work, led by the University of Southampton, which was announced in 2014.

Among other projects, the centre will look at how the three main musculoskeletal causes of work disability, back, neck and arm pain, osteoarthritis and inflammatory arthritis, affect older staff approaching retirement.

So, effective MSD strategies need to be tailored to the needs of the workforce, focusing on early intervention, swift diagnosis and a structured return-to-work policy. EB

CASE STUDY **STAFFORDSHIRE COUNTY COUNCIL**

Council cuts musculoskeletal-related absences

Staffordshire County Council has reduced its level of musculoskeletal-related employee absence and absenteeism after introducing a suite of health initiatives in December 2013.

Before the initiatives, musculoskeletal disorders (MSDs) accounted for 30% of sick days for council staff. Although the organisation has not yet formally calculated how much this figure has fallen, anecdotally it has reported seeing fewer musculoskeletal-related staff absences.

The council's latest *Achieving excellence* quarterly performance report, published in March 2014, found that since December 2013, the average number of days lost through sickness overall has fallen to 7.06 days per employee per year from the previous figure of 7.2 days per employee.

Ian Parry, deputy leader of Staffordshire County Council, says staff are provided with physiotherapy and a counselling and therapy service that offers rapid assessment and treatment free of charge.

Managers can refer

employees within 24 hours of them calling in sick, so that physiotherapists can assess their condition and begin treatment within 48 hours.

Parry says: "Ensuring that we support employees by identifying the main causes of absenteeism is imperative. There are rewards to be gained from investing in workplace health for staff and employers."

Marianne Calnan is a reporter at *Employee Benefits*

@ **Read also *GSK improves workstations to tackle musculoskeletal disorders* at** *bit.ly/1wjOoKW*

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THE BIGGER PICTURE

After a series of acquisitions, Discovery Networks has been focusing on the health and wellbeing of its expanded workforce, says **Robert Crawford**

Over the past two years, Discovery Networks has grown its UK organisation through a number of business acquisitions that have resulted in an increase in the size of its workforce and in the number of benefits offered to staff.

Driving growth is one of the pay-TV programme organisation's key business goals. This has seen it take risks to launch new channels and make strategic acquisitions, while maintaining and growing its flagship brands, the Discovery Channel, TLC and Quest.

The organisation has had to rethink its benefits offer as it seeks to provide something for everyone, introducing the Discovery suite of benefits, where appropriate, to newly acquired organisations, which include Nordic broadcaster SBS and Italian broadcaster Switchover Media.

Roland Baskeyfield, international compensation and benefits manager at Discovery Networks, says: "We have certainly changed our thinking in the light of acquisitions. What we found when we harmonised benefits was that an existing package was not as advantageous as it had been.

Equality and clarity

"We have done a great deal of work to understand how benefits compare in [acquisitions'] existing cultures and we look to see how they stack up against the Discovery suite of benefits. Over a period of time, we have had to phase in different benefits to provide greater equality and clarity across all parts of the Discovery Networks family."

With an enlarged workforce, the organisation has put a lot of focus on healthcare and wellbeing. As part of its goal to grow its benefits offering, in October 2014 it opened a medical and wellbeing centre at its London headquarters, Discovery House, for more than 1,300 employees.

The new centre, managed by Nuffield Health, gives staff access to on-site medical professionals, including a doctor, nurse and physiologist. Services on offer include GP consultations covering in-depth physical health

CAREER HISTORIES

Roland Baskeyfield, international compensation and benefits manager at Discovery Networks, has been with the pay-TV programme organisation for more than 18 months.

He has played a major role in the organisation's launch of an enhanced, market-competitive portfolio of benefits and compensation arrangements for a newly acquired part of the business, where the existing offering was more basic.

Before joining Discovery Networks, Baskeyfield held similar compensation and benefits manager positions at Kellogg's and BAE Systems.

Jeanell English joined Discovery Networks in January 2013 and has worked in the US and the UK in the role of global lifeworks and inclusion manager.

Before joining Discovery Networks, English was HR leadership development programme and project manager at Lockheed Martin.

At Discovery, she has played an integral role in the opening of its on-site medical and wellbeing centre. She says: "It is a great opportunity for global collaboration with broader lifeworks and inclusion teams to introduce a new resource tied to supporting the health and wellbeing of our employees."

BUSINESS OBJECTIVES IMPACTING BENEFITS

- Continuing to drive organisational growth through acquisitions.
- Reducing stress within the workplace.
- Winning the business case for benefits spend.

and emotional wellbeing, clinical diagnosis, health advice, minor surgeries and referrals.

But the challenge for Discovery Networks has been to introduce new benefits, such as the medical and wellbeing centre, while keeping its overall benefits spend unchanged.

Jeanell English, global lifeworks and inclusion manager at Discovery Networks, says: "We have grown so much as a business over the past year, which is exciting, but it also means we have a lot more employees to look after in terms of the benefits we offer them.

"While that is a challenge and an opportunity, as budgets remain the same, it becomes even more important to know what is important to staff and deliver on their requests."

Testimonials and surveys

To ascertain its employees' needs, the organisation uses data from employee testimonials and surveys.

Also, its HR team is part of an external group of reward and compensation specialists working in HR within the media industry. This group enables Discovery Networks to share information about the benefits offered by other organisations in a similar field, which helps it to benchmark the benefits it offers.

Baskeyfield adds: "We want to ensure that what we have in place drives the philosophy of being a market-leading organisation and a great place to work. Sitting alongside a group of media reward and compensation managers allows us to share information and ideas, while gaining insights into what other organisations do for their employees."

Discovery Networks' most successful use of such data was to inform the design of its health and wellbeing strategy, with data providing a vital insight to help tackle stress in the workplace. The organisation works closely with its private medical insurance provider, PruHealth, to furnish regular reports, which are anonymised, to help it see what health claims are made by staff.

After this data highlighted that stress was an issue for some employees, the organisation decided to address the issue proactively. In October 2014, it launched a stress awareness campaign to coincide with Mental Health Awareness Week in the UK. This included initiatives such as workplace yoga classes and time-management courses.

"While it is anonymised, we see trends that are work-orientated," says English. "We then see what interventions we can put in place to combat and support employees, such as the stress awareness campaign. Demographic data also plays a role in shaping our health and wellbeing strategy. You can also look at employees' age and the male-female split."

Because of this approach, Discovery Networks' global employee survey continues to show that staff have high levels of engagement, scoring 93% in 2014. Also, 90% of staff understand the benefits on offer, and 88% rate Discovery's benefits highly. In July, Discovery Networks was named one of Britain's Healthiest Companies.

Baskeyfield adds: "The health and wellbeing of our organisation is at the forefront of everything we do and roll out. High engagement levels are certainly helped by the array of benefits on offer, and have seen us come second in Britain's Healthiest Companies two years running." EB

THE BENEFITS

Pension
- Group personal pension plan.

Work-life balance/family-friendly
- Extensive flexible-working arrangements for all staff.
- New family support.
- Childcare and eldercare assistance.
- Adoption assistance.
- Summer working hours.

Holidays
- 25 days plus bank holidays as standard.
- Three additional discretionary days over the Christmas period.

Voluntary benefits
- Retail discounts.
- Childcare vouchers.
- Bikes for work.

Share schemes
- Sharesave scheme.

Healthcare and wellbeing
- On-site medical and wellbeing centre.
- Mindfulness coaching and restorative meditation sessions.
- Psychological and emotional wellbeing workshops (meditation and stress management, for example).
- One-to-one wellbeing coaching.
- Employee assistance programme (offering one-to-one and online advice in nutrition and psychological wellness).
- Employer-funded private medical insurance for all staff.
- Dental care.
- Eyecare.
- Subsidised massage and reflexology.
- On-site flu vaccinations.
- On-site gym, 50% subsidised membership.
- Range of health-related events.

Group risk
- Life assurance.
- Group income protection.

Other benefits
- Fresh fruit.
- Season ticket loans.
- Charitable giving.
- Incentive pay/performance-related pay.

DISCOVERY NETWORKS AT A GLANCE

Discovery Networks is a pay-TV programmer that reaches three billion cumulative subscribers across 220 countries and territories a year. It has 11 channel brands across the UK and Ireland, including Discovery Channel, TLC, Quest and ID. It screens factual and entertainment programmes, which reach 23 million unique viewers each month.

It has more than 1,300 employees in the UK, with a gender split of 50% male and 50% female.

Robert Crawford is a reporter at *Employee Benefits*

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PRODUCT FILE

EAPs

Employee assistance programmes offer a range of help to staff and will benefit employers too, says **Sam Barrett**

The ability of an employee assistance programme (EAP) to provide staff with confidential advice and support makes it a powerful tool in a health and wellbeing strategy, delivering benefits to both employees and employers.

Central to an EAP's operation is a confidential telephone line. This should be available around the clock, providing staff with advice and information on a variety of matters, including psychological issues, relationship problems, addiction, childcare, eldercare, debt and legal worries.

Most employees will be able to access support by phone or online, but an EAP can also refer staff for face-to-face counselling if necessary. This is available in more comprehensive EAPs, which may include a series of up to six or eight counselling sessions.

Supporting employees

Just how effective an EAP is at supporting employees can be seen in research published by Capita Health and Wellbeing in June 2014. Analysing data on more than 3,500 employees that used an EAP in 2013, it found the percentage that were struggling with workplace pressures fell from 51% before counselling to just 5% afterwards.

The research also found that an EAP improved employees' engagement with work, with just 20% saying they had lost interest after counselling, compared with 68% who said so before. Also, just 33% of employees said they were struggling with concentration after using the service, compared with 75% before.

As well as using an EAP to help safeguard employees' mental health and wellbeing, employers can also benefit from introducing a scheme. A healthier, happier workforce means lower sickness absence rates, increased productivity and higher levels of employee engagement.

An EAP can also help line managers to deal with any concerns they might have about employment issues or employee health. Some EAPs have even developed specialist support for

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STATISTIC

65% of respondents said their relationships with colleagues were good or very good after EAP counselling, compared with 37% before counselling.
Capita Health and Wellbeing, June 2014

The facts

What are employee assistance programmes (EAPs)?
An EAP provides confidential information, support and counselling to staff with personal or work-related issues. The service is available around the clock by phone or online. A comprehensive EAP also provides access to face-to-face counselling. An EAP can also give support to employers. As well as providing advice to line managers, it can produce anonymised management data to help an organisation to identify and tackle any workplace issues.

What are the origins of EAPs?
EAPs first appeared in the US in the 1950s to help employees tackle alcohol-related problems. They made their way to the UK, in a more comprehensive format, in the 1980s.

Where can employers get more information and advice?
The UK Employee Assistance Professionals Association (*www.eapa.org.uk*) represents individuals and organisations concerned with employee assistance, psychological health and wellbeing.

What are the costs involved?
Costs depend on the number of staff and the breadth of service, but the average annual running cost is £14 per employee for a comprehensive EAP, according to the UK Employee Assistance Professionals Association.

PRODUCT FILE

employers, offering services such as trauma management and mediation.

A further benefit of EAPs to larger organisations is the management information they yield. As long as the scheme is large enough for the data to remain anonymous, an EAP can provide an employer with details of the service's usage.

This management information can give the organisation an insight into potential problems in its workforce, for example high levels of work-related stress, bullying or low morale. Armed with this knowledge, it can make changes or adapt a health and wellbeing programme to prevent any issues from escalating.

Market growth

The recognised benefits of EAPs have seen the market grow significantly in recent years. Figures from the UK Employee Assistance Professionals Association's (EAPA) *Market watch report 2013* show that 8.2 million employees had access to an EAP in 2008, but by 2013 this figure had risen to 13.8 million.

This is equivalent to almost half the UK workforce and includes 23 of the top 25 organisations in the *Sunday Times' 100 Best companies to work for*.

Employee Benefits' The Benefits research 2014, published in May 2014, found that EAPs are one of the most popular core benefits offered to all staff, so it is no surprise that the EAPA expects to see further growth in the market. It predicts that in 2015, about 16 million employees will have access to EAP services.

Large employers that have launched EAPs in the last couple of years include Whitbread, which rolled out a programme to more than 40,000 staff in 2014; Northern Powergrid, which introduced a scheme for its 2,670 employees; and Oxfam, which launched an EAP, provided by CIC, for its 1,300-strong UK workforce.

Free EAPs

As well as employers realising the benefits of EAPs, the market's growth has also resulted from EAPs being added to other health-related benefits.

An EAP is now often provided as an added-value freebie with products such as a health cash plan, private medical insurance (PMI) or group income protection.

But the quality of these free EAPs varies greatly. Some will provide access to face-to-face counselling and management information, but these elements are often stripped out.

Further complications arise where an EAP is not available to all employees, for example where it is attached to a voluntary benefit or is part of the medical insurance offered only to management.

Although some providers will automatically extend a free EAP to all staff, if it is available only to a subset of employees, the service can be difficult to promote, which leads to low utilisation.

But this is not only a problem for free EAPs. Although these offer support across a range of areas, the number of employees that pick up the phone to call can be very low. According to the EAPA, average usage is about 10% of the workforce, and 16% is considered high usage for an EAP that offers online and telephone support.

There are ways to push up usage, however. Regular promotion of the service and the areas it covers can remind staff to use it, but EAP providers also recommend including the service in line manager training programmes.

Line managers

If line managers have referral to the EAP as one of their tools when dealing with employees, the number of service users will increase. For example, EAP provider Validium found that where it promoted this, utilisation rates increased to as much as 40% among its clients.

Access to online services can also help to increase usage, and an increasing number of EAPs now include online resources.

Logging into a service is simpler and less personal than speaking to a person, and this facility is particularly popular among younger employees and men. Because of this, many EAP providers have taken steps to reach out to these groups.

For example, Ceridian launched its LifeWorks mobile app in 2013, giving employees access to comprehensive health and wellbeing resources via their smartphones, as well as the ability to contact the helpline if required.

The growth in the EAP market, coupled with pressure on price and the demand for more services, means consolidation among providers is likely in the next few years. Although this may take some niche players out of the market, it will give those that remain the scale to deliver what employers and staff really need.

STATISTICS

2,670 Northern Powergrid staff have gained access to an EAP following a strategic review, which led the organisation to take a more proactive approach to staff wellbeing.

80% of respondents that offer an EAP do so as a core benefit for all staff, making it the second most common benefit offered on this basis.

The Benefits Research 2014, May 2014.

The facts

What are the legal implications?

A Court of Appeal ruling in 2002 (*Sutherland v Hatton*) stated that an EAP could protect an employer from employees' stress claims, but this was clarified in 2007 when judges said employers needed to do more to support staff than simply offering an EAP.

What are the tax issues?

An EAP can be regarded as a business expense rather than a benefit in kind as long as it satisfies HM Revenue and Customs' definition of welfare counselling and is not provided directly to employees' dependants, unless in relation to an issue being faced by an employee.

What is the annual spend?

The EAP sector is worth about £70 million, according to the EAPA.

Which providers have the biggest market share?

No sales data is available, but the larger players include Axa Icas, Bupa, Capita, Care First, Ceridian, CIC, ComPsych, Optum, Right Management Workplace Wellness, Validium and Workplace Options.

Which have increased their market share the most?

This is impossible to say without any sales data.

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2. **What is right for me?**

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A royal occasion

The biggest boss in the organisation is paying a visit, and **Candid** is swept up in the general panic to create a favourable impression

Everyone is twitchy because the Highest Being in the organisation, yes Lord King Superboss himself, is coming to visit European HQ again.

The effect this news has had on us all is momentous. Reception has been redecorated. Facilities have cleared away all the piles of junk hiding in corners, and suddenly provided the new storage furniture we've been requesting for years. They have even bought a fancy new capsule coffee machine for the top floor, although not for the rest of us.

They have also been busy sending out emails to remind us about tidying. Some years ago, they introduced a clean-desk policy, which means that if we leave our desk for a second, there must be no paper left on it.

Most of us in HR are pretty tidy anyway, given that we are working with lists of pay and benefits data, but I still do leave certain non-confidential things out on my desk.

Now the policy is being enforced rather vigorously. I came back from the loo to find a warning taped to my desk after I left a phone list unattended for about five minutes.

I hope this is a lesson to Lazy Susan, and that she will clear away the piles of magazines, tissues, food and hand creams she keeps as a physical barrier to prevent any actual work reaching her desk. Big Bad Boss is equally delinquent, with teetering piles of paper on his desk, but the desk police seem only to be targeting the open-plan areas.

To add to the excitement and general terror in the office, Big Bad Boss has been asked to make a special presentation to Lord King Superboss on European reward. He has me slaving away creating graphs and tables for his slides, so that my keyboard is positively smoking. At the end of it, I have crafted a deck of 50 slides.

I can't believe Superboss is going to want to hear all that. Does he really care about our reward strategy? Is he going to give a toss if we have introduced a new pension scheme in Belgium? Surely not.

If I know any of our senior management team, they are really only interested in their own package. They express interest in others only to make sure no one underneath is paid any more than they should be and, in particular, that no one else is paid more than they are.

> **I am surprised by how small and young the Superboss is. You could mistake him for the spotty guy coming to fix your computer**

Otherwise, our leaders just want to get on with pontificating about the especially tough quarter and how we must all pull together to meet our plan. I have noticed that all quarters are tough here, and we are in a constant state of austerity, even while reporting record profits.

Of course, as founder and major shareholder, everyone else is paid significantly less than Lord King Superboss, so my guess is his main interest will be the current tough quarter and how we can continue to do more with less.

I suggest to Big Bad Boss that we do a few slides on some of the cost savings we have made, and put some of the ones that refer to spending into the appendix. That way, we can sound like we are doing our bit for quarter end results.

Finally, the day arrives when the big man is here. I happen to be in the lobby to see him delivered from a black limo worthy of royalty. And royally is exactly how he is treated. Our local Highest Being is there to greet him and whisk him upstairs for a nice cup of fancy coffee. I am surprised how small and young the Superboss is. The great man founded this company in the 1980s and yet, passing him in the corridor, you could mistake him for the spotty guy coming to fix your computer. That said, there is a palpable aura of power and influence around him.

Big Bad Boss is sweating at the thought of his presentation, which is due for 11am. Bizarrely, he is sitting alone in a conference room waiting for it to start. On phoning the assistant on the top floor, it seems Superboss is running late.

Finally, at 1.30pm, I pick up a call on Big Bad Boss's phone, but he is nowhere to be seen. I run round the whole floor, but he is lost. I nip upstairs, but he isn't there either. Surely he wouldn't have gone out for lunch with such an important appointment pending? We are all standing by our desks like army cadets waiting for inspection. The assistant buzzes again. Can we send someone up immediately? Erm, who? There is only Big Bad Boss, Lazy Susan and myself.

Briefly, I consider going up. I could do it; I know the data better than anyone. However, Big Bad Boss would probably never forgive me for stealing his moment of glory (even though I wrote most of it for him). I grab an IT guy and send him into the men's loo. Sure enough, Big Bad Boss is holed up in a cubicle. I guess his nerves are getting to him.

Big Bad Boss charges up to the top floor again. Later he tells me he was chastised for taking so long. It seems that if you are Lord King Superboss, you can be over two hours late, but if you are anyone else, you had better be on time.

Big Bad Boss was offered some of that nice coffee, though. And, luckily, the cost savings went down well, so we are all in the good books. I wonder if we can have a fancy coffee machine to celebrate?

Next time... *Candid looks at next of kin.*

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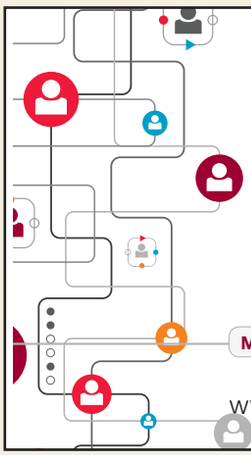

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