

# FLEET DEBATE

October 2015

## THE LATEST MODEL

NEW DEVELOPMENTS  
IN COMPANY CARS

## MONEY MATTERS

LOOKING AT THE  
WHOLE LIFE COST

## NEEDS MUST

HOW TO APPEAL TO A  
DIVERSE WORKFORCE

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# TALENT RETENTION



A well-designed car policy will have a significant impact on staff recruitment, retention and motivation, says **John Webb**, principal consultant at Lex Autolease

According to the *Lex Autolease 2015 report on company motoring*, 59% of company car drivers and 20% of employees with privately-owned cars say their car is absolutely essential to do their job. Cars remain central to the work life of many employees and while the company car is an essential business requirement, it is also an important and valued personal benefit for many of the UK's employees.

A well-designed car policy will have a significant impact on staff recruitment, retention and motivation, particularly in organisations where a company car may be one of a few reward options open. Ensuring that company car and other mobility options such as salary sacrifice arrangements are competitive ought to be top priority if talent is to be retained.

Reward packages should be developed to include clear career progression within grades so employees have access to attractive and affordable levels of reward appropriate for their individual career advancement and changes in lifestyle.

During the recession, belts were tightened across the board. For company car schemes, this often meant cost-cutting measures such as extending contract durations and reducing vehicle choice. Now that the UK's economy is in the early stages of a welcome upturn and the job market is heading in the right direction, many employers are actively recruiting. As the Chartered Institute of Personnel and Development recently confirmed, organisations are competing for valuable skills, and employees are looking for the best reward packages when deciding between roles.

The improvement in the labour market could explain why 64% of current company car drivers feel that being offered a company car in their next job is important. A similar proportion (57%) say the monetary value of the car is also important, as is

the degree of choice that they have over that car (72%). This is in sharp contrast to employees driving a privately-owned car. Only 21% said this would be an important consideration if they were to change jobs.

It seems that once this benefit has been offered, then its value is appreciated and employees do not want to lose it. This may also reflect a practical reliance on their company car, once it has been part of their life for a few years.

The rapid pace of economic change is such that in-depth car policy reviews should be carried out at least annually, if not more often. Benchmarking policies against others in the industry, sector and wider marketplace will also ensure competitiveness, and ought to include cash alternatives.

While cash was considered by many organisations to be a 'quick fix' during the recession, in our experience many employers are now unsure about its true value. It is increasingly seen as a 'salary supplement' rather than a genuine benefit aligned to progressive career reward strategies.

According to the Lex Autolease report, most organisations offer employees an alternative to the company car. The most common is a cash alternative (59%), followed by a salary sacrifice scheme (11%). However, 28% offer no alternative.

Although a cash alternative certainly has its place in HR policies, employers are now recognising that they need to do more to educate employees about the full cost of ownership of cars and routes to market instead.

Progressive organisations wishing to retain and enhance benefits at the same time as addressing higher taxation impacts are also looking to solutions such as employee car ownership models or blended solutions designed to align with work patterns.



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**LEADER**



One of the issues that crops up frequently when discussing the structure and communication of an employee benefits package is the number of generations in today's, and tomorrow's, workforce.

Employers not only have to consider the lengthening age range of their staff, but also the diversity of employees' aspirations, expectations, lifestyles and the variety of situations they may find themselves in: factors that cut across generational divides. The diverse requirements and desires of staff can extend to their approach towards company cars, impacting the value they place on company car schemes as a benefit.

Fortunately, the variety of cars, products and financing models offered by the fleet industry has developed to cater for this choice. In an improving jobs market, such choice can help employers to recruit and retain top talent by offering a car scheme that appeals to a varied workforce.

In a roundtable discussion that brought together industry experts, the question was

not what the advantages of company car schemes are, but whether employers and their staff are fully aware of these advantages, or indeed the potential risks surrounding compliance and regulations.

Many company car products comprise offerings that help to reduce the costs of running a car, such as maintenance and insurance, while arrangements such as salary sacrifice can provide savings on tax and national insurance contributions.

With the support of providers, company car schemes can be tailored to control costs, align with corporate goals, address safety and duty-of-care issues, improve employee engagement and lower an organisation's carbon footprint.

In line with this emphasis on the comprehensive communication of company car schemes, this special supplement, sponsored by Lex Autolease, touches on some notable industry trends, examines how schemes can meet the needs of a varied workforce, and looks at how employers can control costs and boost engagement.

**Louise Fordham**, *deputy editor, Employee Benefits*

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Car salary sacrifice schemes offer tax advantages and often help staff to manage and reduce the costs associated with running a vehicle

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**EMPLOYEE BENEFITS FLEET ROUNDTABLE PANEL MEMBERS WHO TOOK PART IN THE DEBATE IN JULY**



**Debbie Lovewell-Tuck**, editor, *Employee Benefits*



**Paul Hollick**, chairman, Institute of Car Fleet Management



**Alastair Kendrick**, director, MHA McIntyre Hudson



**Toby Poston**, director of communications and external relations, BVRLA



**John Pryor**, chairman, Association of Car Fleet Operators



**Colin Tourick**, Grant Thornton professor of Automotive Management, University of Buckingham



**John Webb**, principal consultant, Lex Autolease

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# RULES OF THE ROAD

Compliance and environmental approaches are just two of the areas that have shaped the fleet industry in recent years, says **Louise Fordham**

**T**he fleet industry has developed in order to traverse a landscape shaped by factors such as government policy, the economic and corporate climate, environmental approaches and technological innovation, while retaining its focus on meeting the needs of employers and their staff.

## Regulation and compliance

Paul Hollick, chairman of the Institute of Car Fleet Management (ICFM), says compliance is one of the key factors that has impacted the fleet landscape in recent years. "While not all fleet managers have necessarily been affected by it, regulation, particularly coming out of the European Union around CO<sub>2</sub> measures, has changed the landscape significantly," he explains. "This has meant that manufacturers have had to produce lower-CO<sub>2</sub> cars, which means everyone has been driven to a more carbon-

focused approach, which is also linked to cost savings.

"This has rapidly changed the architecture [of the fleet landscape] and, when [seen alongside] factors such as corporate manslaughter and those areas around duty of care, it means that fleet managers have had a lot more things to think about."

## Thinking green

This environmental focus is not just limited to compliance; it is becoming an increasingly weightier consideration for many organisations looking at their company car schemes, as well as staff travel more generally. Indeed, the range of green and lower-emission cars available through company car schemes, which can be complemented by policies to cap the amount of CO<sub>2</sub> that company cars produce, can help employers to curb their carbon footprint while also providing tax advantages.

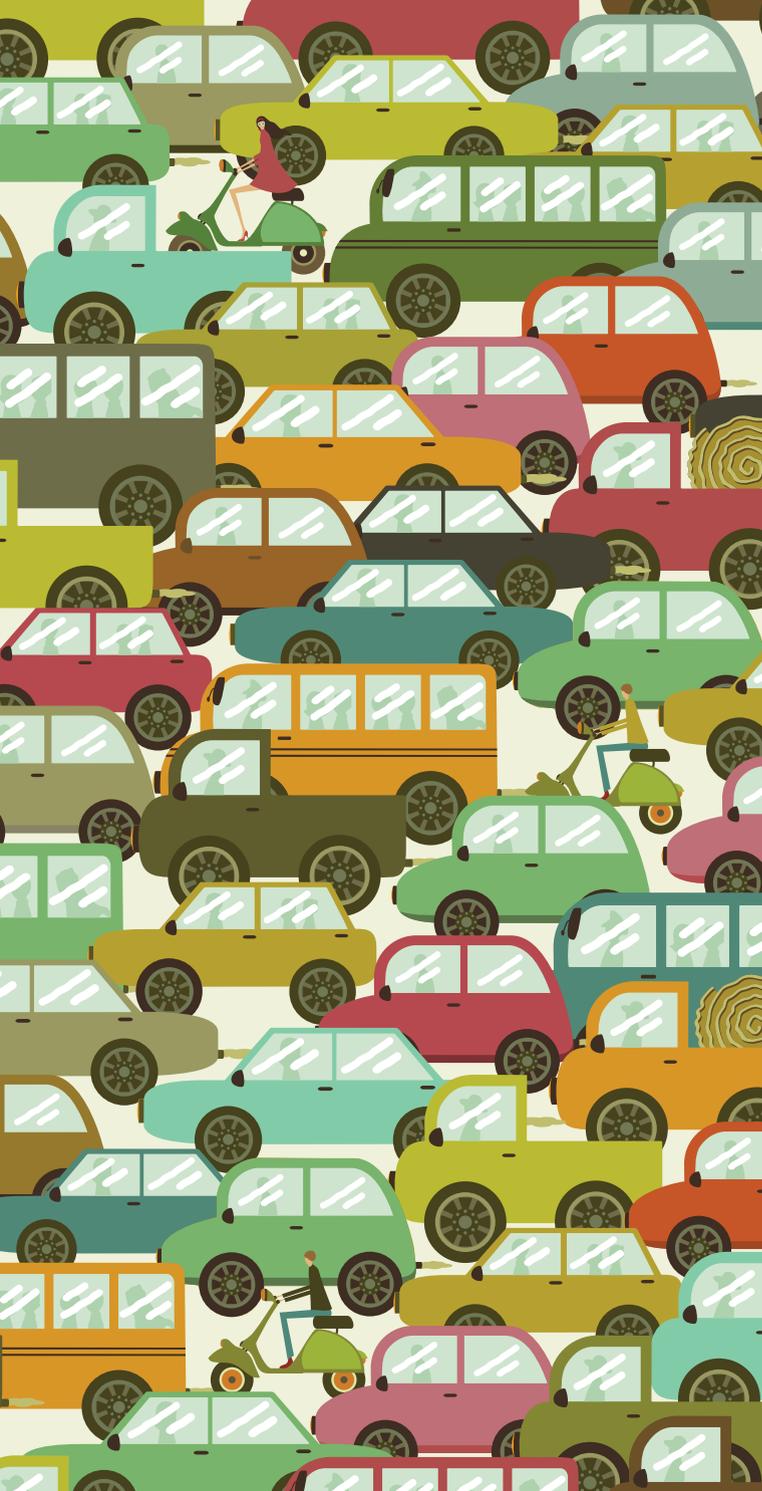
Colin Tourick, Grant Thornton Professor of



automotive management at the University of Buckingham Business School, says: "I've seen an increasing number of employers putting in rules, processes and procedures to ensure that every decision about somebody moving from A to B is made to optimise cost and optimise CO<sub>2</sub> at the same time."

## Mobility and data capture

According to John Pryor, chairman of the Association of Car Fleet Operators (ACFO),



**“Compliance has changed the architecture of the fleet landscape and, when seen alongside factors such as duty of care, it means that managers have had a lot more to think about”**

Paul Hollick, ICFM

further opportunities for employers to control costs and tailor their car and travel policies according to the requirements of their employees and the business.

Toby Poston, director of communications and external relations at the British Vehicle Rental and Leasing Association (BVRLA), says: “More and more cars are connected now and getting in-built telematics and, over time, more and more of that data will become available.”

However, he adds that some organisations may be unsure of how they can access and use this information, particularly as they may not have procedures in place for managing data of this kind.

### **Shifting priorities?**

In light of trends such as the increased weight put on environmental considerations and compliance, not as much importance may be placed on employee choice in some instances, says John Webb, principal consultant at Lex Autolease. “It is one of the areas that appears to be getting left behind in some of the decision-making.

What with the focus on cost, environment and regulation, it may be that choice has moved very low down the list.”

While it may risk being eclipsed by other factors, providing staff with greater choice in terms of car and policy type can help to boost employee engagement and take-up rates (see pages 12-13).

The range of funding types, products and services offered by the fleet industry ➤

this greater onus on staff movement relates to the widening range of company car schemes available and a growing awareness of this variety. “It’s not just the singular company car [any more], it’s a change to mobility and how organisations are moving people around,” he explains. “Fleets are moving more into mobility. We talk of total cost of ownership, but it’s also total cost of trip.”

One of the factors that feeds into cost-control

calculations and that can help determine the effectiveness of an organisation’s staff mobility strategy is mileage capture and management.

Hollick explains: “There is definitely a move at the moment, not just in the UK but across Europe, to regulating and controlling mileages and distances more aggressively, as well as understanding what exactly the split is between private and business [use].”

Increasingly advanced telematics systems provide

### **IF YOU READ NOTHING ELSE, READ THIS...**

- **Environmental regulations and an increased focus on reducing carbon footprints have impacted the shape of the fleet landscape in recent years.**
- **Some international organisations are looking to harmonise their fleet policy across geographical locations.**
- **The industry has seen a shifting emphasis towards mobility.**

can cater to the needs of diverse workforces and organisations, as well as responding to another trend: a shift towards car usage.

Hollick explains: "The market is moving towards a usage model rather than a pure ownership model, so we will therefore likely see fewer four- to five-year contracts and perhaps more fluidity."

Poston adds: "There is a move to a growing awareness and popularity of car user-ship, and the cachet of ownership is decreasing."

Meanwhile, when it comes to fleet funding, Webb says: "Because of recent tax changes, there's a bit more focus back on employee car ownership (Eco) schemes."

**International alignment**

Harmonising fleet policy across geographical locations is also becoming more common, particularly among international organisations.

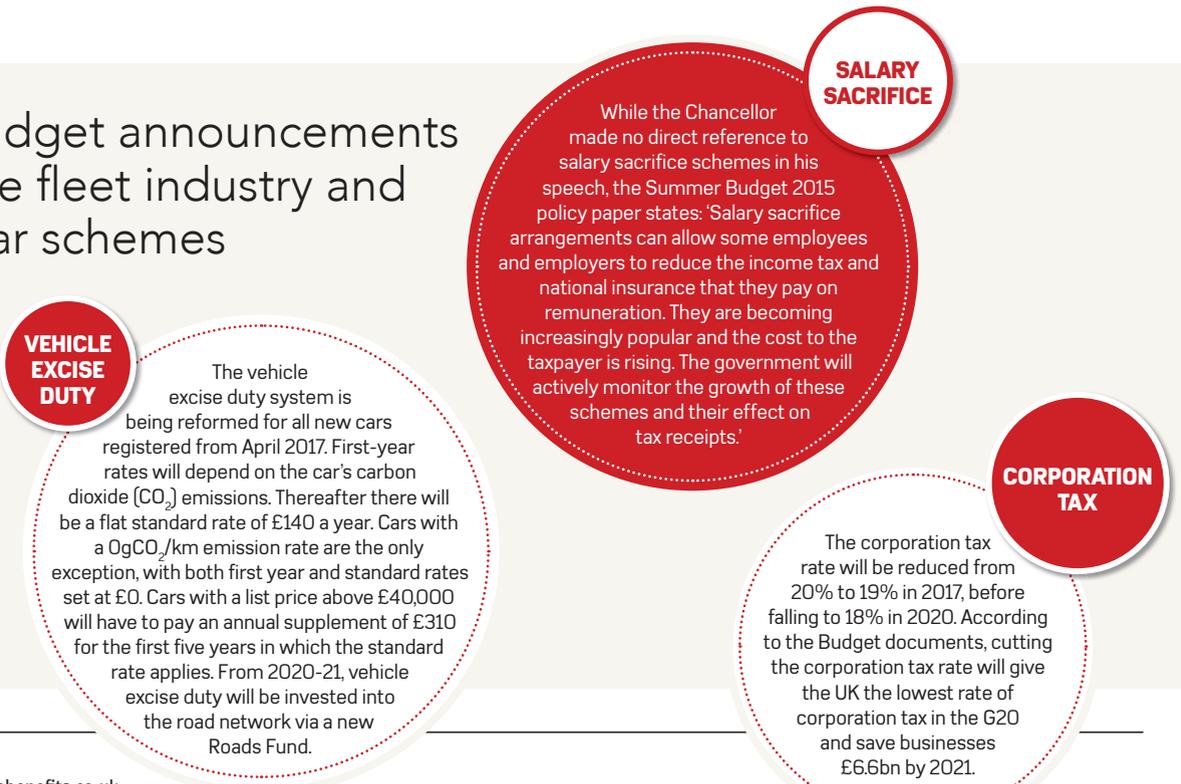
Alastair Kendrick, director at MHA MacIntyre Hudson, says: "[Many international firms] are pushing for more international fleet agreements. So rather than just having a specific car policy for the UK, it's driven out of the US for the whole of Europe, the Middle East and Africa (EMEA), for example."

While this could have implications for compliance, considering local differences in legislation, it could also result in a more centralised procurement process. As Kendrick adds: "The fleet decision-maker may no longer sit in the UK."

However, Lex Autolease's Webb says that the fleet decision-making process has also been affected by a greater focus on cost during the economic



Summer Budget announcements affecting the fleet industry and company car schemes





# NOT AT ANY COST

There are a number of steps employers can take to reduce spend on fleet, such as a focus on whole life cost, says **Louise Fordham**

**W**hen an employer is considering launching, reintroducing or altering a company car scheme, there are a number of factors it should take into account to ensure that it opts for the package that is best suited to its needs and those of its staff.

Paul Hollick, chairman of the Institute of Car Fleet Management (ICFM), says the first question employers should ask themselves is: "What do they use the [cars] for?"

This should be followed by further questions, such as when, how much and how often are cars used, why employers are introducing a company car scheme and what they are hoping to achieve by it, among others. Once this essential checklist of what, when, how and why has been examined, employers should then consider to what extent the scheme they are getting mirrors all of those aims, says John Webb, principal consultant at Lex Autolease.

## Whole picture

A consistent and comprehensive approach to data collection and management can help to

provide a complete picture of how much an organisation spends on fleet, and indeed on travel as a whole, which is an important metric when calculating cost savings and designing an effective travel strategy.

However, in some cases, data sets relating to fleet costs, travel and corporate expenses may exist in silos within an organisation, presenting a challenge when it comes to determining overall costs.

John Pryor, chairman of the Association of Car Fleet Operators (ACFO), explains: "It often sits in three different areas: travel in one area; expenses and expense management in another area; and cars in another area. Bringing all of this together, we can see how much is spent on parking in a particular town and in a particular zone, how much is spent on fuel, and whether the car is a private car or company car."

Webb adds: "If you go to many organisations and ask what the total cost of ownership for their fleet operation is, a lot of them

**62.4%**

The increase in alternative fuel vehicle (AFV) registrations in the UK in the second quarter of 2015. Across the EU, AFV registrations grew 17.4%, with electric vehicle (EV) registrations rising from 18,024 units in the second quarter of 2014 to 27,575 units in the same period in 2015.

*(Source: European Automobile Manufacturers Association, published July 2015)*

don't know. Although they will know elements of it, [because of] the way organisations are structured, there may be delegated budgets, and elements such as fuel, for example, may sit within other areas. So how can [the fleet industry] help them? "One of the first things is to say 'this is the total, whole life cost of your fleet and using best practice this is what it should be', then identifying the variances and development policies to drive that cost down."

Looking at whole life cost can help an employer to gain a deeper and more accurate insight into the financial benefits that certain company car schemes can provide over a complete cycle and in the context of an organisation's particular usage and aims. This could take into account factors such as fuel, insurance, service and maintenance costs, as well as the tax advantages and reduced national insurance contributions offered via salary sacrifice arrangements, and the potential savings that could be delivered

## IF YOU READ NOTHING ELSE, READ THIS...

- Looking at whole life cost can provide a more complete picture of spend and cost savings.
- Bringing together data on fleet, travel and expenses from across an organisation can help an employer to identify and control costs.
- The fleet industry can offer employers insights and share best practice, which can increase cost efficiency.

by lower- and ultra-low-emission cars over the longer term.

According to the ACFO's Pryor, a lack of understanding may lie at the root of this problem. "I think a lot of it is because people don't understand," he says. "They might be looking at the price of the car rather than understanding that it's about total cost of ownership; how much is it when you drill it down and take all the tax elements into account?"

A thorough understanding of total cost can also serve as a valuable marker when calculating cash allowances that are offered as an alternative to company car schemes. Knowing the whole life cost, and perhaps consulting with an expert, could prevent an employer overpaying on cash allowances.

# 124.6g/km

The average amount of CO<sub>2</sub> emitted by a new car sold in the UK in 2014. The European average was 123.4g/km of CO<sub>2</sub>, within the 2015 target of 130g/km of CO<sub>2</sub>.

*(Source: Provisional data from the European Environment Agency, published April 2015)*

Alastair Kendrick, director at MHA McIntyre Hudson, says: "The problem is that once you have promised someone X-amount of money, you can't then take it away, all you can do is grandfather it. It's very difficult, once somebody has [set this figure] to rewrite it."

Costs can be further controlled by viewing cash allowances and car schemes within the context of a complete travel and mobility strategy, including spend on trains, aircraft, cars, parking and tolls. Aligning travel and fleet, in terms of approach and data provision, can provide greater harmonisation and cost savings. Pryor explains: "It's knowing what the travel spend is and what the fleet spend is and bringing those together."

## Communication channels

It is not just alignment between travel and fleet that can help employers to lower costs, because balancing the objectives of interested parties within an organisation can also reap rewards. Colin Tourick, Grant Thornton professor of automotive management at the University of Buckingham Business School, says that there can often be conflicting pulls within an organisation. For example, the human resources department might be looking for a car scheme with a high degree of flexibility, while a procurement professional will focus on minimising cost.

Lex Autolease's Webb believes that this is a scenario in which the benefits of using a consultancy become apparent because it can "come in and take an objective view of what disparate stakeholders within an organisation want".

Another group within the organisation whose views form a vital, and arguably the most important, role in this process is the employees.

"How often do organisations ask the drivers [about the value they place in a scheme]? What does the employee feel about it? What is the direct impact on recruitment, retention



1,376,889

The number of new car registrations in the UK in the first half of 2015. This represents an increase of 7%, the highest half-year performance on record. (Source: Society of Motor Manufacturers and Traders, published July 2015)

and employee satisfaction?" asks Webb.

Open and effective lines of communication between providers and employers are also key. "You need to have the right people both on the buyer side and the supplier side; there needs to be that level of stability," says Webb.

Having a manager or main point of contact within an organisation can be key to maintaining strong communication channels, and can also ensure the organisation is well placed to best utilise data provided by telematics systems, for example. "Whatever the developments in [technology], there needs to be a decision-maker who is going to take the data and do something with it," says Webb.

**Industry insights**

Moving away from a pure price focus and taking into account the depth of factors surrounding fleet may, for example, be aided by a degree of procurement upskilling. This can be further facilitated by shared industry insights and knowledge, particularly in the small and medium-sized enterprise (SME) market and across sectors where corporate priorities and approaches to fleet may differ from those of larger employers. Indeed, Toby Poston, director of communications and external relations at the British Vehicle Rental and Leasing Association (BVRLA), says that a simple, dashboard-

style information set could provide an entry point for smaller firms with less experience of company car schemes. It would help increase their understanding of the process and the key factors that should be taken into account when implementing a scheme.

According to Tourick, it is, sometimes incorrectly, assumed that organisations have a complete understanding of the benefits, risks and issues surrounding schemes, which may result in less information being imparted to employers than to consumers.

A lack of understanding could have an impact on spend and cost efficiency. For example, for employee car ownership (Eco) schemes, Tourick says: "[There can be] a huge amount of misunderstanding within an organisation about how they work, but they really do deliver significant soft cost savings."

Hollick adds: "[Employers] need to make sure that somebody in the [organisation] understands the scheme all the way through, not just upfront for the first year."

Webb believes it is the industry's role to ensure that employers are fully aware of the advantages and implications of introducing company car schemes.

"I think there is an obligation to make sure that we are compliant with all financial regulation and that the customer fully understands the choices [that are to be made] because, ultimately, the choice is theirs," he says. So they need to understand the tax implications and that understanding [must be] passed on to the end user."

**"If you go to organisations and ask what the total cost of ownership for their fleet operation is, a lot of them don't know"**

John Webb, Lex Autolease





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# UNDER THE BONNET

Designing a scheme so that choice is built in can increase the value staff place on company cars, says **Louise Fordham**

**C**ompany car schemes are an appealing facet of an organisation's benefits programme, which can help an employer position itself, to prospective and current employees, as an attractive place to work.

Alastair Kendrick, director at MHA McIntyre Hudson, explains that staff recruitment and retention is becoming an increasingly prevalent issue as the economy picks up and the job market improves.

Yet today's workforce is far from monolithic, and there is no singular employee model that an organisation can build its benefits offering around. So how can company car schemes support an organisation in recruiting and retaining top talent, while also meeting the expectations and aspirations of a diverse workforce?

## Adding value through choice

John Webb, principal consultant at Lex Autolease, says choice has a key role to play when it comes to providing a benefit that is valued by a diverse range of employees. "Once you start opening up choice [within the scheme], then it does have the power to appeal to the graduate just joining the

organisation, to employees that have no families, to those that have younger families, and to those coming out the other end [of young family life] who might want to go back to a car that's a little more sporty, for example," he explains.

This flexibility, which can be advantageous for both employers and staff, extends to factors such as car type as well as funding and policy options. When introducing or revamping company cars as a benefit, employers must select the scheme that is most suited to them, taking into account issues such as the demographic of their workforce alongside cost considerations, mileage, purpose of travel and alignment with business goals.

Depending on the organisation, this can mean opting for a blended approach that incorporates more than one funding option. Webb explains that a blended solution involves looking at what is likely to be the best fit for a particular organisation. "Is it Eco [employee car ownership schemes], or contract, or salary sacrifice, or is it moving from one to the other?" he says.

John Pryor, chairman of the Association of Car Fleet Operators (ACFO), adds that a lack of employee engagement

with company cars as a benefit is often the result of a disconnect between what an employee is offered and what they actually want. So increasing choice can have a positive impact on the value staff place on cars.

The range of cars that are available through today's schemes can help employers to avoid this disconnect. Toby Poston, director of communications and external relations at the British Vehicle Rental and Leasing Association (BVRLA), says: "I think from the type of car point of view, and considering the variety of low-emission vehicles, there's a car for everyone, whatever generation they are from, or what they are going to use it for."

## IF YOU READ NOTHING ELSE, READ THIS...

- A vast range of vehicles are now being made available through company car schemes in order to suit the tastes, requirements and expectations of the employees.
- Offering staff the choice they desire can enhance take-up and engagement with company cars as a benefit.
- A scheme that appeals to all segments of the workforce can serve as a positive recruitment and retention tool.





# TICKING THE BOX

Car salary sacrifice schemes offer tax advantages and often help staff to manage and reduce the costs associated with running a vehicle, says **Louise Fordham**

Depending on the requirements and aims of an organisation, car salary sacrifice schemes can be implemented alongside traditional company car schemes, or introduced as a standalone benefit to enhance the benefit packages that employers offer to staff.

Colin Tourick, Grant Thornton professor of automotive management at the University of Buckingham Business School, says that car salary sacrifice "ticks all the boxes". So what are these boxes and how exactly do salary sacrifice schemes benefit both employer and employee?

## Cost efficiency

The most noted advantage of salary sacrifice is that, in exchange for part of their gross salary, it enables employees to save on tax and national insurance contributions (NICs), as well as reducing NIC costs for the employer. Many providers also include servicing and maintenance, breakdown cover, insurance and other valuable benefits in their salary sacrifice offerings.

Employers also have the potential to make savings on the retail price of cars for their fleet. Tourick adds: "Salary sacrifice is beneficial because

you can tap into corporate discounts, and that makes for great savings."

## Safety concerns

By equipping staff with new cars featuring the latest technology and designed with today's emission standards in mind, organisations can curb both safety concerns and their environmental footprint. While it is important that employers incorporate car schemes into a comprehensive risk management strategy, the use of newer cars that are well managed can provide support for duty-of-care issues.

John Pryor, chairman of the Association of Car Fleet Operators (ACFO), says: "[Salary sacrifice schemes] are also getting older cars off the road and driving people into smaller cars that are better equipped, safer, and have lower CO<sub>2</sub> [emissions]."

## Employer of choice

John Webb, principal consultant at Lex Autolease, adds: "One of the benefits of salary sacrifice is that it offers the opportunity of having a car to people who might not otherwise be eligible [for other types of company car schemes]."

### IF YOU READ NOTHING ELSE, READ THIS...

- Salary sacrifice arrangements offer tax advantages and enable both employers and staff to save on national insurance contributions.
- Many schemes include insurance and maintenance benefits, reducing the costs associated with running a car.
- Car salary sacrifice schemes can equip employees with newer, greener and safer cars.

It also helps those who may not be able to afford to buy a car, particularly outside of the used car market. "It's giving employees a route to market and takes all the hassle away," says Webb.

## Good communication

However, employees may not be aware of what is on offer. Alastair Kendrick, director at MHA McIntyre Hudson, says: "A lot of people don't understand that they've even got a salary sacrifice scheme."

Communication can boost take-up and enhance employee understanding of the scheme. The government's announcement in the *Summer Budget 2015 policy paper* that it will 'actively monitor' salary sacrifice schemes has created some confusion.

However, while there are differing opinions on what action the government will take, if any, on salary sacrifice, there is general agreement that these schemes remain an attractive proposition.

Pryor explains: "If you're looking for a low-emission car and looking at the costs of that, then it's still a very good package compared with going outside [of that scheme] and trying to replicate it."





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