

Improving your financial wellbeing



Mental health and financial wellbeing are closely linked:

- **86%** of people with money worries say it made their mental health issues worse;
- **72%** of people say poor mental health makes their finances worse.

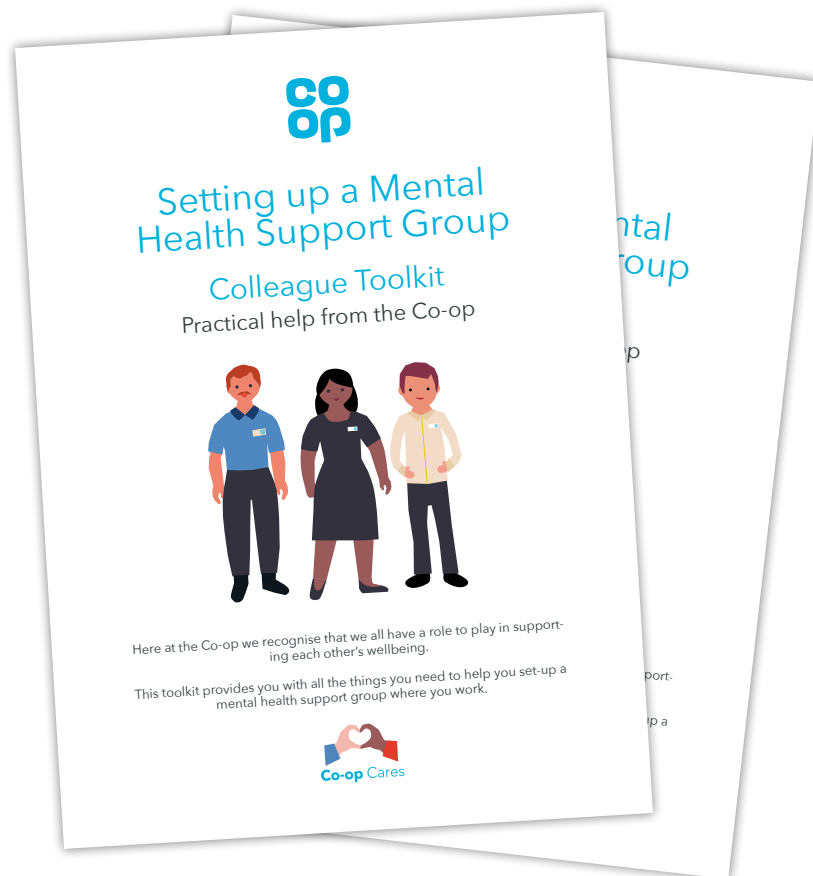
Together they can make a difficult downward spiral to break out of. To have the best chance of successfully dealing with money or mental health issues you should tackle them both at the same time. Here's how our colleague benefits can help.



LifeWorks

neyber

Mental Health Support Groups



We all have a role to play in taking care of ourselves and those we work with, but we don't always know what we can do to help one another. One thing you could do is to set up a mental health support group, for colleagues local to you.

We've prepared a toolkit that takes you step by step through how to set up a support group. It can make a really positive difference to you and others. You can download the toolkit from the LifeWorks app by searching for 'support group' in the Life section or you can use the QR code to the right. LifeWorks is packed full of helpful resources about mental health, mindfulness, money and health and wellbeing.

To get your free access to LifeWorks go to Coop.co.uk/colleagues and search for LifeWorks.

Find out more with this QR code:



Neyber

Financial education and fair finance



We believe that much of money related stress is due to uncertainty, a lack of options and a lack of support. As part of our commitment to your wellbeing, we've partnered with Neyber who offer a range of financial products and services designed to help with money-related stress.

Tools and education

Neyber give you free access to their online Financial Wellbeing Hub.

- The Hub covers everything from paying off debt and saving for retirement to improving your credit score
- You can access how-to guides, podcasts, articles, calculators, and sign up to expert-hosted webinars
- It can be personalised according to your financial priorities
- It's free and is available whenever you need it

Fair finance

Additionally, if you need to borrow money or consolidate debt, Neyber offer access to affordable loans that you can repay directly from your salary. Eligible colleagues can apply for a loan of up to £25,000 at one of 4 fixed interest rates from 4.9% APR, 6.9% APR, 9.9% APR and 14.9% APR until 30th September 2018. Neyber's rates will change on 1 October 2018 to four fixed rates from 3.9% APR, 7.9% APR, 12.9% APR and 17.9% APR.

All Neyber's services are confidential between yourself and Neyber.

Here's some things that Neyber members have been saying about how Neyber have helped:

- "Neyber gave me the opportunity to completely sort out my finances. I now have complete peace of mind that I no longer need to worry if I will make it to the end of the month. Fantastic feeling!"
- Lyn, Neyber member.
- "Honestly, I've never felt more empowered and motivated to achieve my financial goals. The team provided me with valuable saving tools and debt management advice; now buying a house and being debt-free no longer feels like mission impossible! Thank you!"
- Jade, Neyber member.

Activate your Neyber account at:
www.neyber.co.uk/coop

All loans are subject to status.

Representative Example: 7.9% APR
Representative based on a loan of £7,400,
Repayable over 5 Years at an Interest rate of
7.9% PA (fixed), Administrative fees: £0, Monthly
payment of £148.73 Total amount payable
£8,923.80. Rates correct as of 09.05.2018

LifeWorks - 0800 069 8854

Supporting your mental health

LifeWorks provide the Co-op's Employee Assistance Programme. It's a 24/7, 365 day a year helpline, staffed by trained professionals including councillors. LifeWorks can help you to come up with a plan to deal with many day to day issues you may have and can provide counselling if this is needed.

Over 1000 Co-op colleagues seek help from our Employee Assistance Programme each year and almost 90% say it helped them.

LifeWorks can provide help and support around a range of issues including anxiety, depression, grief, money, physical health, relationships and work problems. The service is completely confidential so Co-op never know which colleagues have contacted Lifeworks.

You can call LifeWorks any time or get access to a host of great content from the LifeWorks app or website by searching for LifeWorks on coop.co.uk/colleagues.



For more support and to find out about other benefits like our rental deposit and season ticket travel loans, check out our benefits pages:

www.coop.co.uk/benefits



Terms and conditions apply to some benefits. Visit www.coop.co.uk/benefits for more details.