

YOUR BENEFITS

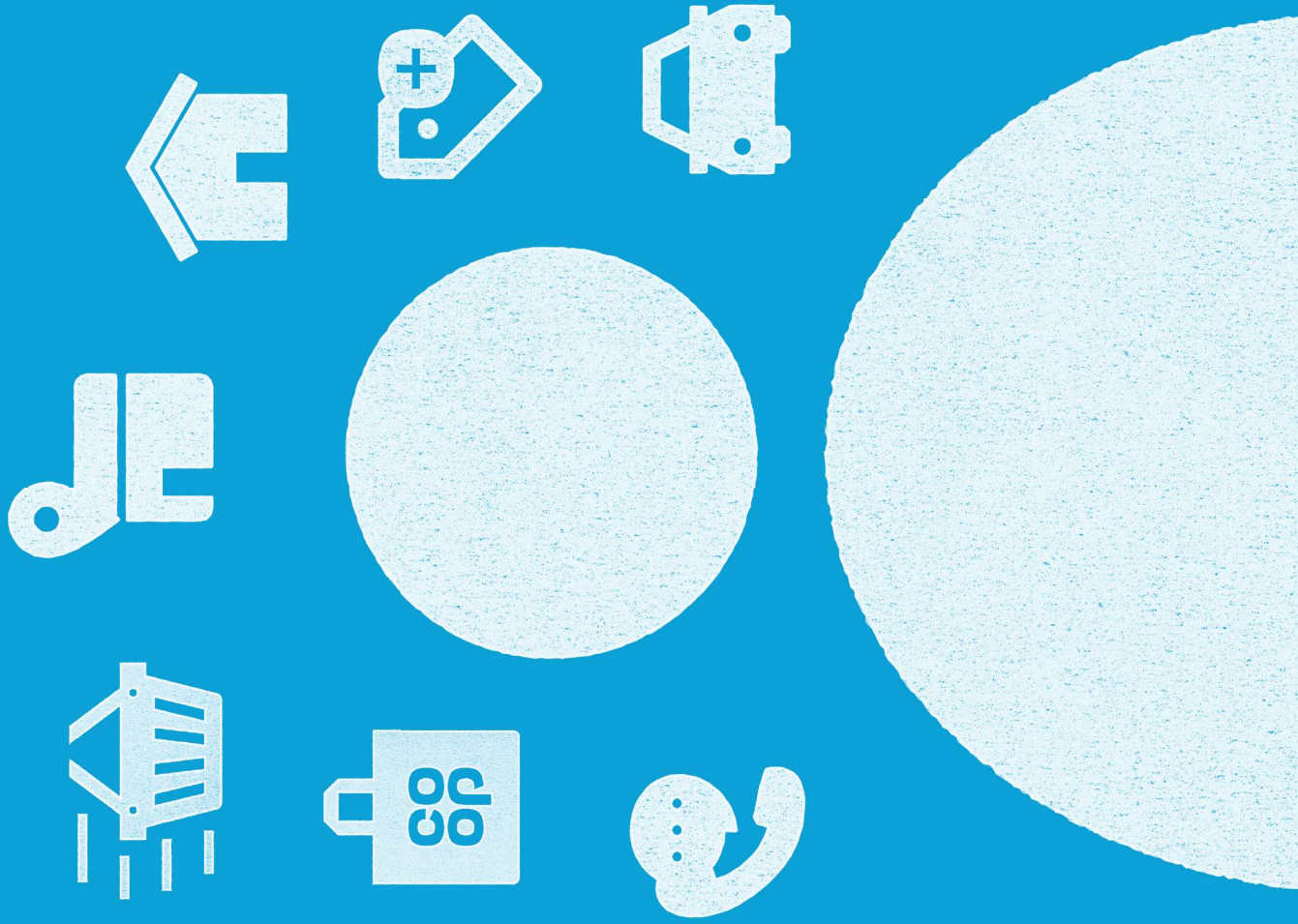
Our Co-op difference for you
and your families.

Everything we offer you as a colleague has been
designed with your needs at their heart.

Physical, emotional, financial wellbeing –
we hope we've got you covered.

There's so many rewards and benefits you get
simply for being a Co-op colleague, **read on to find
out more...**

CO OWNED BY YOU.
OP RIGHT BY YOU.



YOUR REWARDS AND BENEFITS

At Co-op we're proud to do things differently. We're owned by and run for our members, not a small group of shareholders.

And we work together to deliver on our vision, 'Co-operating to build more value for our member-owners every day'.

No other business in the UK truly compares when you think about the breadth of our businesses, our campaigning, our work in communities and that we've continually advocated for inclusion since we began in 1844.

We can't do any of this without you, our colleagues. Together we make a difference every day, for our members, communities, planet and each other.

That's why it's so important that we make our Co-op the best place to work it can possibly be. And that we do 'right by you' and your loved ones, offering you the support, rewards and benefits you might need.

Whether you've worked here for a long time, or you've just started*, every single colleague who works for our Co-op can access our carefully developed package of rewards and benefits.

This round-up is here to tell you about all the amazing things you can benefit from, just by being a Co-op colleague. And, if you're a Colleague Member too, then you also own a piece of our Co-op, and that unlocks even more value for you and your loved ones.

From discounts and rewards to ethical pensions, medical care, and a 24/7 Colleague Support Programme - there's support available when and where you, and your family, need it most. Thank you for everything you're doing



Shirine Chief Executive Officer

OUR COLLEAGUE SUPPORT PROGRAMME

At Co-op we want to do right by you and give you the help and support you need, when and where you need it.

All colleagues can access our Colleague Support Programme at any time, completely free of charge, with services including:

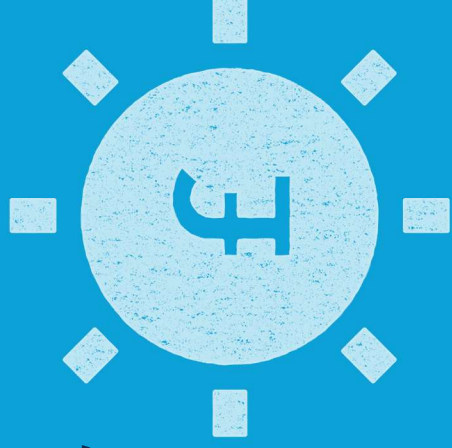
- Speak confidentially to a counsellor 24/7, 365 days a year
- Online Health & Wellbeing support, including self-help guides, online CBT, and specific support for carers
- Free mental health services for your children aged 5years+
- Funded relationship support with Relate
- Non-repayable grants to cope with things like the rising cost of living, caring pressures, breast cancer diagnosis or school uniform costs
- Practical support through legal advice, information on benefits, childcare and debt, and support for gambling and addictions.



08088 021 122



www.groceryaid.org.uk



GroceryAid has been providing emotional, financial and practical support to the industry since 1857 and at Co-op this covers all our colleagues, not just those in Food. So whether you're in retail, logistics, Funeralcare, life services, wholesale or support centre, you can access all of these services, completely free of charge.

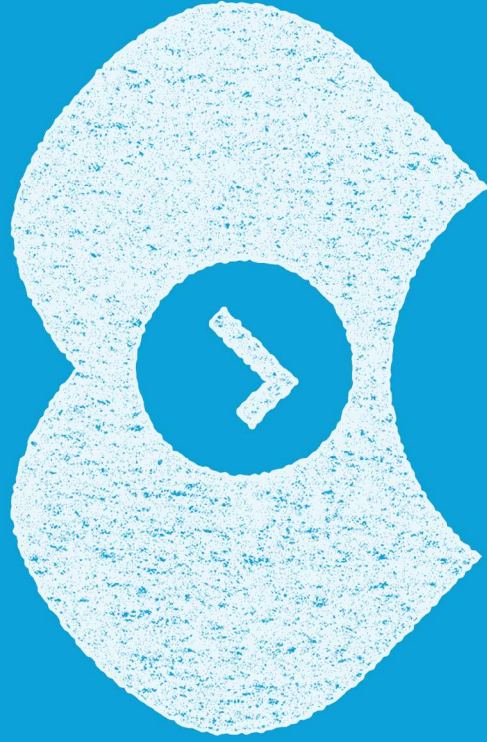
GroceryAid®



LOOKING AFTER YOUR BODY AND YOUR MIND

Life is busy and prioritising any health niggles you may have, or just having a regular health check-up can easily fall to the bottom of the list.

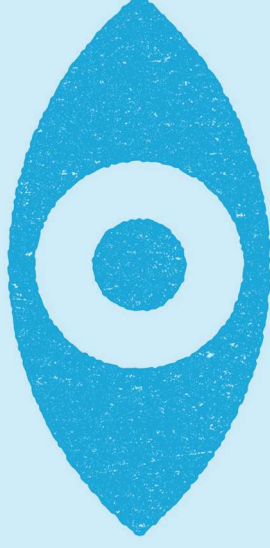
We've developed a range of benefits to give you and your loved ones access to a wealth of resources in a way that works for you.



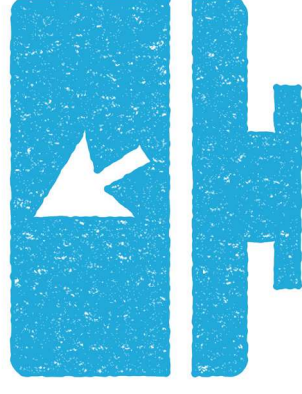
EYECARE

Keep an eye on your eyesight

If you don't wish to use one of the opticians available, claim £10 off the cost of an eye test.



VIRTUAL HEALTH SERVICES



Confidential virtual health services for you and your immediate family 24/7. Access GP appointments when you need them.

Call 0345 319 0484
and quote policy number 101500



REDUCE YOUR MONEY WORRIES



We don't want anyone to be lay awake at night worrying about money.

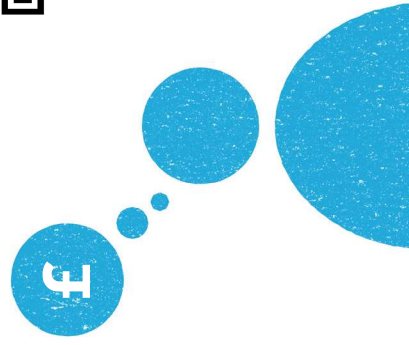
Make the most of our financial wellbeing support, make small changes with the help of our providers and take control of your finances.

These benefits have been designed to help make life a bit cheaper and easier while giving you peace of mind.

STEPCHANGE

**Is money
keeping you
awake at night?**

Confidential, independent
and free debt advice
including an action plan
filled with practical advice.



FLEXIBLE PAY



We sometimes need money fast, but don't have savings to fall back on.

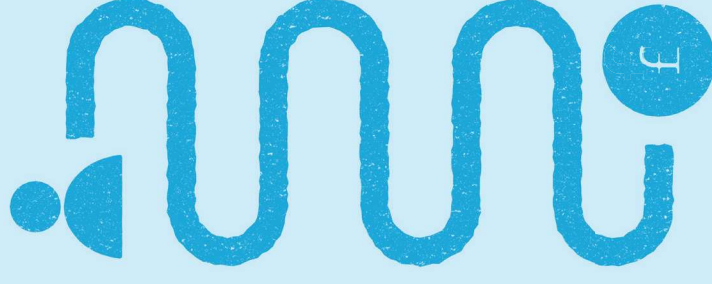
The Wagestream app helps you access up to 40% of your earned wages before payday.

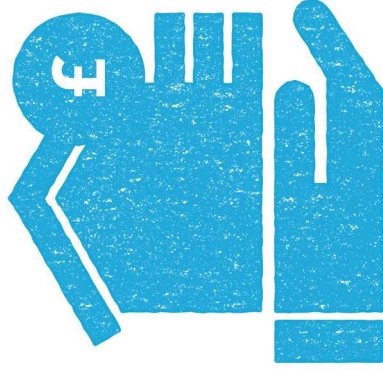
Plus access to a fantastic 5% interest savings pot!

This'll help you to cover bills and buy groceries when your budgeting hasn't gone to plan. The easy-to-use app also enables you to build up a rainy-day fund straight from your pay along with educational resources on financial wellness.

"It's a life saver. Especially when I'm short during the month. I stream so that I can get food closer to payday. Would definitely recommend to others x"

Angela





High street banks aren't the only option for loans and savings. Join one of two credit unions for deals on savings and borrowing. Regular payments into savings or loan repayments come straight out of your pay.

PAYROLL DEDUCTED LOANS

Via **Salary Finance**



Consolidating your debt or making a new purchase?

Manage your money, access affordable loans and develop good saving habits through the financial wellbeing hub*.

*This is an option and is subject to checks.

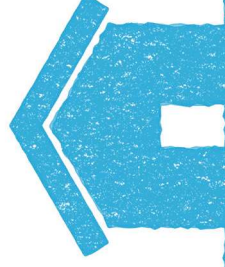
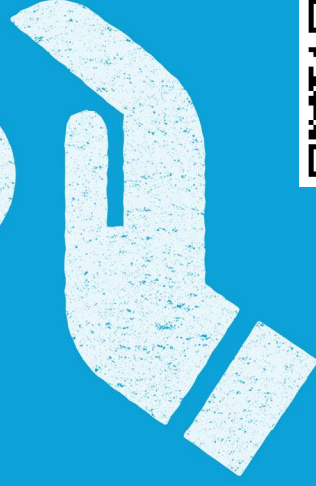
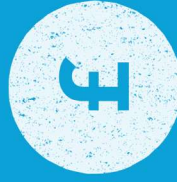


PENSION SCHEME

Pace

The sooner you start paying into a pension the better, even a small amount to begin with.

Pay into your pension direct from your salary. **Co-op will match your contributions up to 10%.**

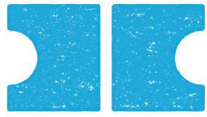


RENTAL DEPOSIT LOAN

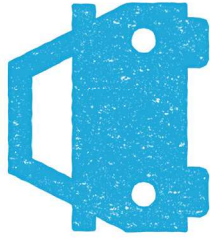
Are you looking to get a place of your own?

Get help moving home more quickly with an interest free loan for your tenancy deposit

SEASON TICKET LOANS



For annual travel tickets, borrow up to £5,000 for an interest free loan to pay for your travel to work including trains, buses, trams and car parking.



DEATH IN SERVICE



There when your loved ones need us most

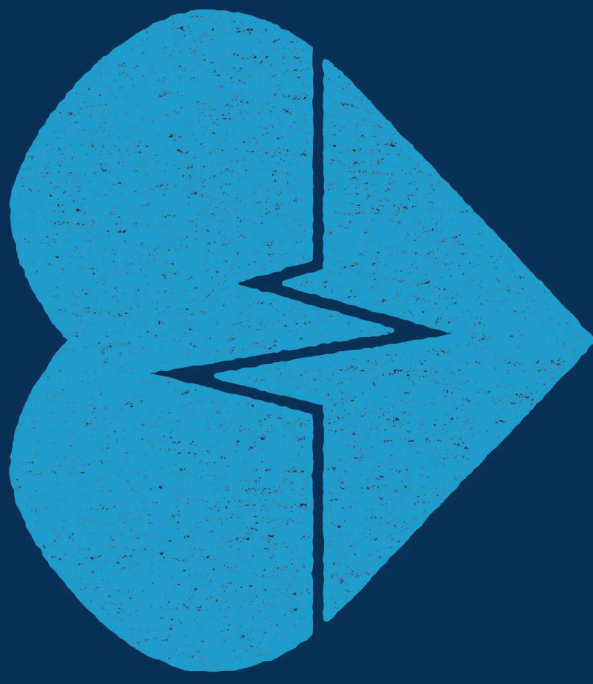
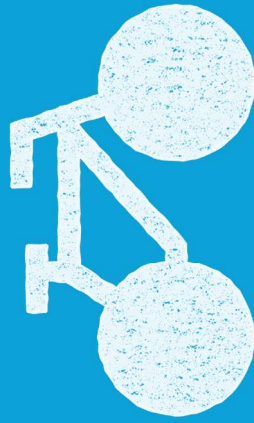
A dedicated support worker will help your family when it's needed most. Your beneficiary will receive a lump sum equal to your annual salary. If you're in a Co-op pension scheme, this could be a larger cash sum.



CYCLE TO WORK



Register for the Cycle to Work scheme and receive discounts on new bikes and safety equipment, all paid for using salary sacrifice – so you'll pay less National Insurance and tax.



CO-OP MEMBERSHIP

There are so many benefits to being a member of our Co-op.

- ✓ Exclusive Member Prices
- ✓ Personalised Offers via the Co-op App
- ✓ Early access to ticket sales at Co-op Live
- ✓ A chance to have a say in how we're run and support your community

And as a colleague member-owner you also get:

- ✓ 30% off Co-op branded products
- ✓ 10% off other brands
- ✓ Further discounts across Co-op Life Services
- ✓ The chance to enter a monthly colleague member ballot to win free tickets to Co-op Live!



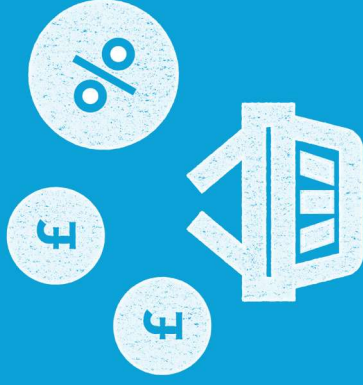
TO JOIN OR UPGRADE TO COLLEAGUE MEMBERSHIP VISIT:

membership.coop.co.uk/colleague-registration



CO-OP FOOD

30% off selected
Co-op own brand
products plus
10% off branded
products.



CO-OP FUNERALCARE

Discounts on funeral
arrangements and
funeral plans for you
and your immediate
family.



If you die while in service,
you'll receive a free funeral.

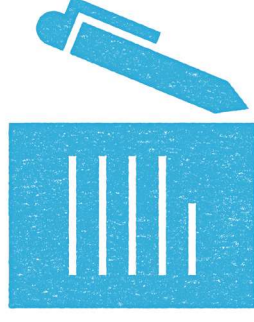
Terms and conditions apply.



CO-OP LEGAL SERVICES

Colleague members can get 10% off

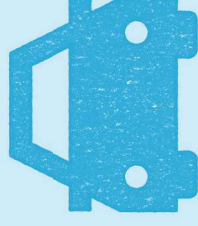
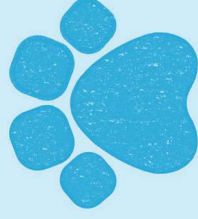
on probate and estate
administration, fixed fee
family law services and single
and mirror wills. And 20% off
trust wills and lasting powers
of attorney
(excluding digital lasting power
of attorney service).



CO-OP INSURANCE

Co-op Insurance has a great range of
cover options for you and your lifestyle.

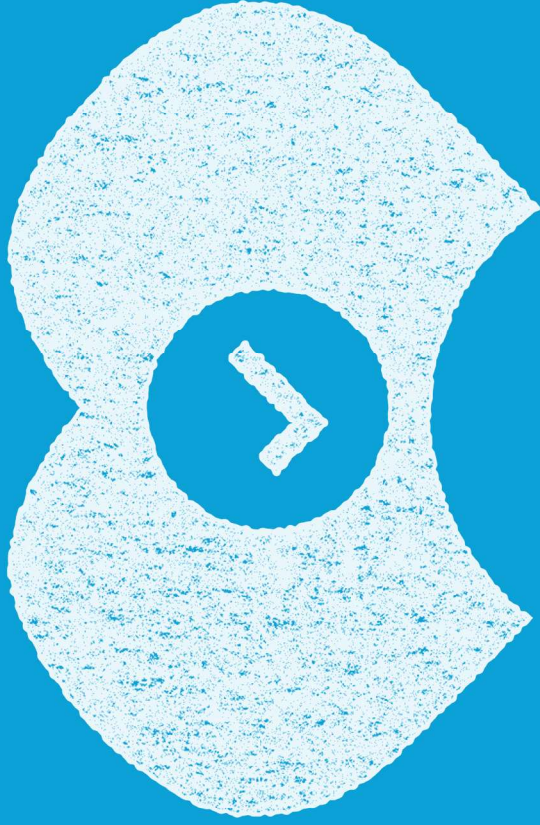
As a colleague member, you can access
discounts on services including Pet Insurance,
Travel Insurance and Breakdown Cover.



YOU MAKE OUR CO-OP.

You do all this whilst facing into your own challenges and living busy lives. We hope you can make the most of the rewards and benefits we offer you.

THANK YOU.



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OP RIGHT BY YOU.