



# Improving your financial wellbeing

Practical help from the Co-op



Co-op colleagues have told us that making the most of their money can be an important part of their overall wellbeing.

That's why we're introducing two new colleague benefits, LifeWorks and Neyber, which build on the support we already offer.

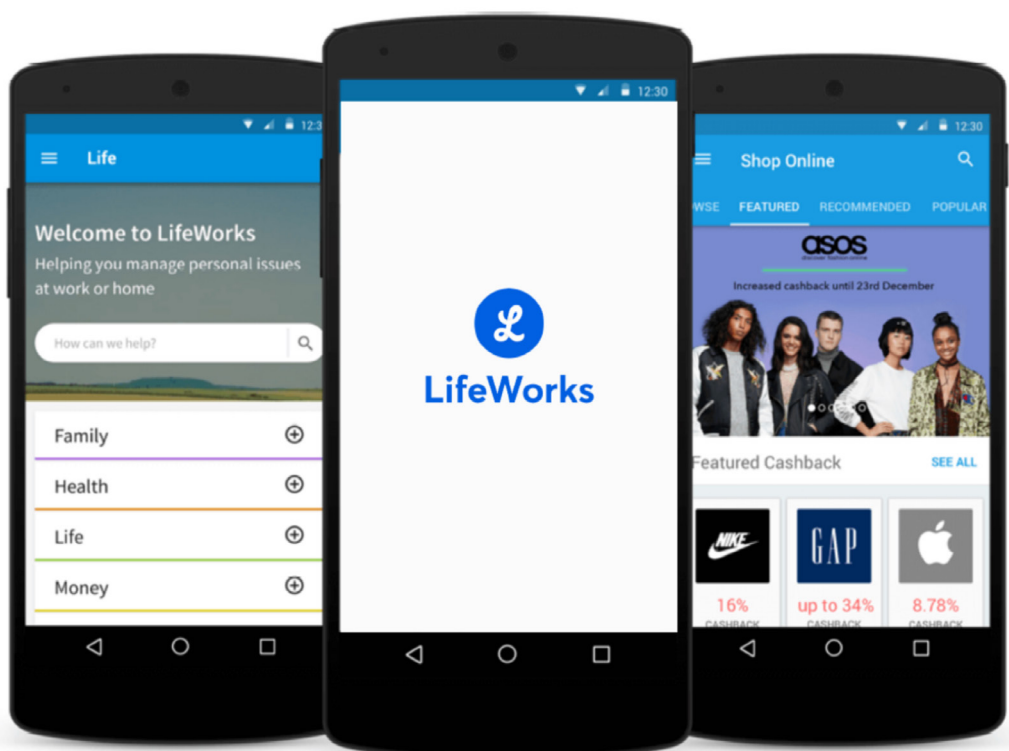


LifeWorks

neyber

# LifeWorks

## Helping you stay on track



LifeWorks is the new Co-op wellbeing app. It has information, tips and tools on lots of wellbeing topics including making the most of your money.

Whether it's setting financial goals or dealing with unexpected challenges, LifeWorks is a great source of practical help.

Plus LifeWorks Perks provides hundreds of discounts and deals with high street and online retailers, helping money go that bit further.

To download the LifeWorks app go to [www.coop.co.uk/lifeworks](http://www.coop.co.uk/lifeworks)

### Co-op Employee Assistance Programme

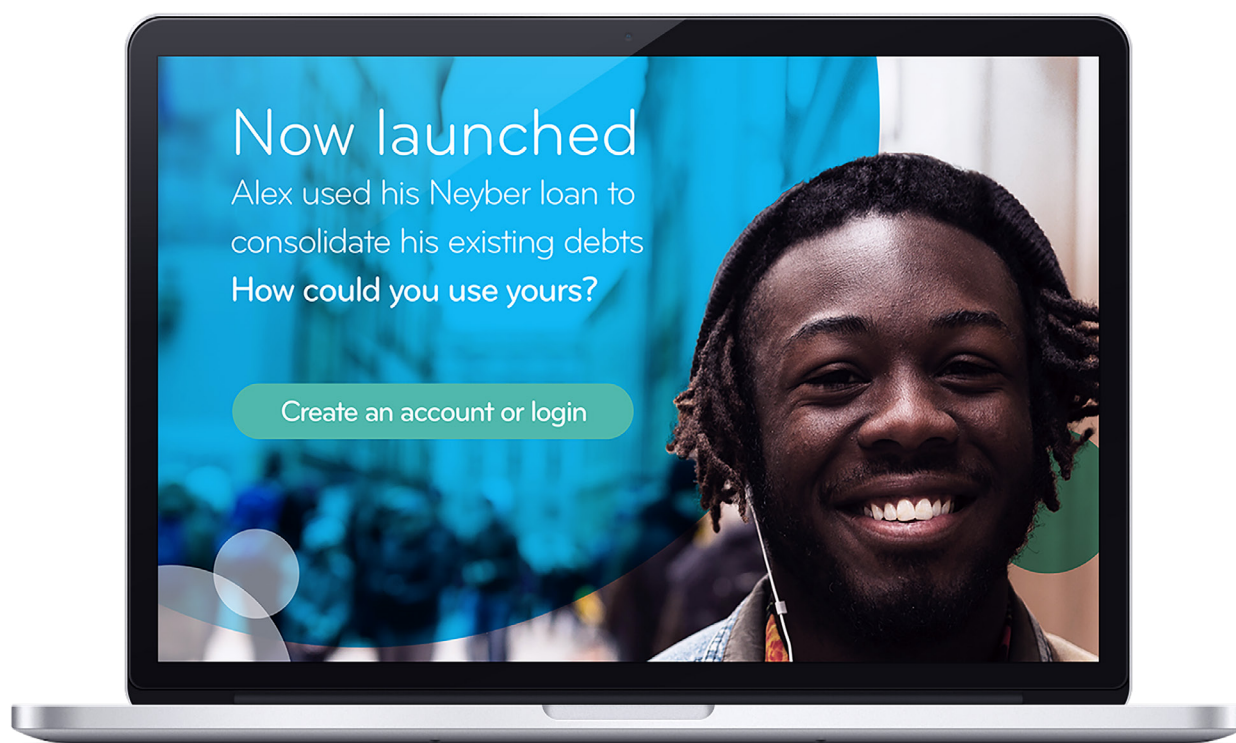
And don't forget, if you need to talk to a specialist adviser, the Co-op Employee Assistance Programme is available 24/7. It's totally confidential and free of charge for Co-op colleagues.

**0800 069 8854**



# Introducing Neyber

## Fair finance for Co-op colleagues



We're partnering with Neyber to offer Co-op colleagues more ways to borrow money responsibly - adding to the help already offered by our credit unions.

Neyber loans let you combine existing debts into manageable regular repayments. So you can save on your monthly loan repayments.

Neyber loans are repaid directly from your Co-op pay. This keeps things simple and means Neyber can offer fairer rates.

Find out more about Neyber at

[www.neyber.co.uk/join](https://www.neyber.co.uk/join)

### An alternative to payday and other high cost lenders

- Combine existing debts into manageable regular repayments
- Borrowing at affordable rates
- Convenient - repayments made directly from your pay

7.9% APR representative. All loans are subject to status and lending criteria. Depending on the rate of interest from your current lender(s), consolidating your debt to reduce your monthly credit payments means that you will likely be spreading your debt over a longer

# Don't forget, there's more help from the Co-op

## Colleague discounts

Great discounts and deals through our Co-op businesses: food, insurance, funeralcare, electrical, legal, beds

## Rental Deposit Loans

Interest free loans to cover the deposit if you're moving into a new rented property

## Season Ticket Loans

Interest free loans to cover the cost of travelling to work

## Pensions

Save for the retirement you want, with valuable help from the Co-op

## Death in Service Cover

A cash sum equal to your annual salary payable if you die (more if you're in the pension scheme)

## Personal Accident Cover

Free 24/7 insurance cover against death or permanent disability caused by an accident inside or outside work

## Credit Unions

Separate co-operatives, helping colleagues to save and borrow:

[www.valuecreditunion.co.uk](http://www.valuecreditunion.co.uk)

[www.co-operativecreditunion.coop](http://www.co-operativecreditunion.coop)



[www.coop.co.uk/benefits](http://www.coop.co.uk/benefits)  
for more details

Terms and conditions apply to some benefits. Visit [www.coop.co.uk/benefits](http://www.coop.co.uk/benefits) for more details.