

## **Motion 11**

### **Council motion – Providing More Value to Member Owners at Big Life Moments**

Our Co-op's Life Services teams are trusted by hundreds of thousands of members and customers at key life moments, from buying a house to choosing insurance to losing a loved one.

Many of our members have told us that they want to know more about how to plan for key life moments but don't know where to start. We want our Co-op to do more to support member owners to find out more by sharing information and providing opportunities for members to join in with their Co-op online and local to where they are.

We have member prices on individual Life Services products, but we want members who choose a number of different products to be rewarded even more. We also want our most loyal members who trade with both our food stores and life services businesses to be rewarded even more through additional benefits such as adding credit to membership cards.

We ask the Board to:

- Provide additional rewards and benefits for members who buy more than one Life Services product from their Co-op and who trade most with their Co-op's Food and Life Services businesses.
- Support member owners with the information and advice they need to plan for key life moments through information and local and online join in opportunities.

### **Board response:**

We recognise that our Life Services business - Funeralcare, Insurance and Legal Services - plays a vital role for our member owners' protection, planning and hour of need moments; whether arranging a funeral, insuring a home or

writing a will. We also know these key life moments can feel daunting and that we are in a unique position to work together to provide value for our member owners, whether through additional rewards and benefits or trusted support and guidance.

Through our autumn events, we spoke to members who clearly expressed a desire for more accessible, practical information to help them plan ahead. We have already begun responding to this need. In early 2026, we hosted our first member engagement "Ask the Expert" event, giving members the opportunity to learn directly from specialists in our Life Services businesses to help them to understand what works for them. We plan to build on it with more opportunities throughout the year.

While our Member Prices and the existing benefits across individual Life Services products are valued, we recognise the ambition to do more for those who choose multiple Life Service products and to reward loyalty.

Encouraging members to engage with more of their Co-op not only strengthens their relationship with us but ensures they receive more of the value, reassurance and

support that the Life Services businesses can provide and ultimately help our Co-op to grow and provide even more value to our members and their communities.

We are exploring how we can keep evolving our membership proposition so that loyalty across more than one product can be recognised in a fair and financially sustainable way, ensuring we understand how best to reward members while ensuring we maintain affordability and long-term sustainability across all Life Services businesses. We know members need easier access to our expertise to help them plan for important life stages, and we are committed to expanding the opportunities for members.

The Board agrees with the aims of this motion and welcomes the focus on increasing value for member owners for the life moments that matter, while recognising the need for thoughtful design and sustainable implementation.

The Board recommends supporting this motion.